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Vol 30, Edition 47 • FEBRUARY 12, 2015

Voice of Small, Emerging Diversity Owned Businesses Since 1984

## **Built to Last: History of African American Innovation in Transportation**



#### Archibald A. Alexander - BS 1912 Civil Engineering

Archie Alexander broke through two deeply entrenched barriers. He was the first African-American football player at The University of lowa and the first African-American to receive a civil engineering degree from the UI in 1912.

Alexander was born in Ottumwa, Iowa, the son of a janitor and coachman. After enrolling at the University of Iowa, he played tackle from 1909 to 1911. Upon graduation, Alexander worked as a foreman for a bridge-building company before going into business for himself in 1917. He studied bridge design in London, England in 1921. In 1929, he started his own company when he was only 26. After that, in sequence, he established two engineering partnerships. Alexander & Repass built freeways and apartments, airfields, sewage systems, power plants and trestles. The firm was responsible for the construction of the Whitehurst Freeway, the Tidal Basin Bridge, and an extension to the Baltimore-Washington Parkway. With his business partner, George Higbee, Alexander designed the Tuskegee Airfield and the UI central heating plant, its power plant, and a major steam tunnel beneath the Iowa River. In 1934, Alexander was appointed as one of a 12-member commission to investigate the social and economic conditions in Haiti. In 1946, he was awarded an Honorary Doctor of Engineering by Howard University. Alexander was appointed Governor of the United States Virgin Islands by President Dwight D. Eisenhower in 1954 the first Republican governor there since the establishment of the civil government. In 1947, the UI named Alexander one of 100 outstanding alumni among 30,000 graduates.

Image credit: www.engineering.uiowa.edu

In honor of Black History Month, the United States Department of Transportation's, Office of Small and Disadvantaged Business Utilization is highlighting the contributions and innovations of African Americans in the transportation industry. This week we highlight the legacy of Archibald (Archie) Alphonso Alexander, a renowned innovator credited for constructing much of the present day transportation infrastructure in our nation's capital.

Being African American in a non-diverse business field did not hamper his goal of success. Alexander insisted that he be judged by his work and not by his color.

Archie owned a structural engineering firm in Washington, D.C where his firm completed over 300 projects throughout the country by 1950. He designed a number of major projects including the Tidal Basin Bridge and Sea Wall, the K Street Elevated Highway and the \$3.3 million Whitehurst Freeway, which took two years to complete and employed about two hundred workers.

Source: U.S. Department of Transportation

## The 10 Categories Where Federal Agencies Spend the Most on Contracting

By Eric Katz

For the last several months, the Obama administration has trumpeted its initiative to simplify the federal acquisition process.

The main component of that overhaul is "category management" -- sorting agencies' purchases into the most common groups of products and services. The General Services Administration is currently developing a website to help procurement officers, called the "common acquisition platform."

The platform will serve as the single access point for agencies looking to purchase goods or services

from those categories, each of which will have its own "hallway" of product options, as well as digital services offering advice and information, such as industry trends and existing contract vehicles.

GSA and the other six largest and highest-spending agencies, known as the Strategic Sourcing Leadership Council, met last month to move the development of the acquisition overhaul forward. In a blog post Wednesday, Anne Rung, the White House's Federal Procurement Policy Office administrator and Tom Sharpe, the Federal Acquisition Service commissioner, spelled out what the categories might look like.

Once the online portal is fully operational, Rung and Sharpe said category management will provide "a new and transparent view of the frag-

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mented federal acquisition landscape that will help drive the government to buy and act as one." Ultimately, they expect the changes to lead to more informed decision making and, in turn, dramatic savings for agencies and taxpayers. The categories below, listed by amount spent across government, cost agencies \$277 billion in fiscal 2013.

- Facilities and Construction: \$72.1B. Includes construction and building materials and services, as well as real estate purchasing and leases.
- Professional Services: \$64.4B. The broadest of the proposed categories, this includes legal, financial and marketing services, public relations and technical expertise.
- 3. **Information Technology:** \$47.4B. Includes software, hardware, consulting, security and outsourcing, as well as telecommunications.
- 4. Transportation and Logistics Services: \$34.1B. Includes package delivery, logistics support, motor vehicles and fuel, among other things.
- 5. Medical: \$33.2B. Includes pharmaceuticals, health care services and medical equipment.
- Industrial Products and Services: \$11.8B. A
   catch-all category for tools, machinery and
   maintenance.

Continued on page 5

## A Message from the Executive Director, the Greenlining Institute



#### By Orson Aguilar

The New Year is well underway, and we are excited about our accomplishments in 2014 and looking forward to another groundbreaking year.

2014 showed us again and again the continuing importance of race in a country that

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## Community Outreach

## M C Townsend – Elected as 1st African American as 2015 Chair of Los Angeles County Business Federation



BizFed's mission is to harness the urgent desire for businesses in Los Angeles County to have a stronger voice with elected officials by creating a powerful, grassroots alliance of 501 (c) business advocacy organizations.

BizFed is – in effect – a co-op of business organizations formed to accelerate meaningful and measurable forward progress. The diverse power in numbers of our alliance is growing "From idea to reality, creating a county-wide alliance of top business leaders has proven to be a successful tool for ensuring all 88 cities across LA County remain dedicated to creating jobs and keeping them here," said *David Fleming, BizFed's Founding Chair.* "BizFed's ability to leverage power in numbers continues to deliver victory on key economic issues." BizFed, the Los Angeles County Business Federation, celebrated its seventh anniversary Tuesday with the installation of new officers for 2015, electing M C Townsend as their 2015 Chair. Founded in 2008, BizFed is a massive, diverse grassroots alliance of 130 top business organizations representing 268,000 businesses with 3 million employees across the region. BizFed's officers provide the active leadership necessary to promote the economic vitality of Southern California.

During the past year alone, some of those successes include: pushing Sacramento to place a new \$7.54 billion

state water bond on the ballot and then organizing support to secure victory for the measure; the first ever Fiscal Impact Analysis for the LA County General Plan Update to ensure elected leaders have critical economic data to make smart decisions; winning approval for the Century City Center which will be the tallest LEAD Certified Platinum building west of the Mississippi; targeted and effective opposition to whack-a-mole politicking on energy and property tax issues in various cities in LA County, and the list goes on. M C Townsend, Bizfed's new 2015 Chair, affectionally known as Madam Townsend, continues to serve as President/CEO-Regional Black Chamber San Fernando Valley, which serves over 35 cities, and nearly 350 small, minority, and women owned business owners. Her footprints have been engrained in communities from California to Washington DC. She served as Vice President for two concurrent terms on the local school site councils, served on the Build Workforce Small Business Advisory Council, the Los Angeles United School District Small Business Council, served as committee member with the Los Angeles Task Force for Community Awareness, under the direction of (Ex-Chief of Police), Chief Bernard Parks, served in 2006 as one of Founding members of

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## SBA Administrator Maria Contreras-Sweet to Kick off LGBT Business Builder Series in San Francisco

U.S. Small Business Administration's Administrator Maria Contreras-Sweet will address the Bay Area's Lesbian Gay Bisexual and Transgender (LGBT) business community at a free, half day training entitled LGBT Business Builder San Francisco. The event will last from 12:30 to 5 pm on March 2 in the PG&E Auditorium in San Francisco.

"We cannot separate the fight for civil rights from the fight for market rights and economic empowerment," said SBA Administrator Maria Contreras-Sweet.

This event is the first of the LGBT Business Builder national tour that will include cities from Los Angeles to Atlanta in partnership with the National Gay & Lesbian Chamber of Commerce (NGLCC).

Locally, the SBA has partnered with the Golden Gate Business Association (GGBA) to organize the event. "The GGBA was the Nation's first LGBT chamber of commerce, and we've been at the epicenter of creating the public policy initiatives in San Francisco and California that are driving LGBT business growth trends across the United States," said Robb Fleischer, President of the GGBA.

The national tour is kicking off in California precisely because of one of those successful initiatives – AB 1678, a new law that took effect January 1. The California Public Utilities Commission is now working with utilities, such as event host PG&E, to extend existing provisions granted to ethnic minority, women, and disabled veteran owned business enterprises to certified LGBT business enterprises (LGBTBE). It is the first bill of its kind in the United States and will serve as a model for similar legislation covering other highly regulated industries and in other states.

"This year is an especially important year for Northern California's LGBTBE to get certified not only because of contracting opportunities with California's Regulated Utilities, but also because of unique and expanding opportunities in supplier diversity in the private sector, like upcoming Super Bowl 50," said Mark Quinn, District Director of the SBA San Francisco District Office.

Recognizing the business imperative to embrace diversity, the SBA and the NGLCC formalized their commitment to LGBTBEs Thursday February 5th by signing a Cosponsorship Agreement at NGLCC's offices in Washington, DC.

The LGBT Business Builder series will bring together expertise and resources from staff at SBA district and regional offices, NGLCC's 38 U.S.-based affiliate

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Black Business Association, Outstanding Entrepreneur Mayor's Advisory Board, Outstanding Achievement as a Vendor/Supplier

Black Business Association, Outstanding Entrepreneur

• County of Los Angeles

#### AWARDS

• 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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### Northern & Southern California Sub-Bid Request Ads

### ATKINSON/CLARK a Joint Venture Requests

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

#### **SANDAG**

(San Diego Association of Governments IFB 5007000)

SR 15 Mid-City Bus Rapid Transit (BRT) Project in Mid-City San Diego along SR 15 at El Cajon Blvd & University Ave Bids Thursday, February 19, 2015 at 2:00 PM

(Bid Date Extended per Addendum 3 issued 01/29/2015)

Description of Work: Aggregate Supply, Anti-Graffiti Coating, Architectural Surfacing, Asphalt Paving, Bridge/Road Joint Seals, Canopies, Cast-in-Drill Holes, Clear and Grub, Concrete Barrier, Concrete Supply, Construction Area Signs, Demolition, Dowels, Earthwork, Electrical (Roadway & Building), Elevator Work, Erosion Control, Fencing, Handrailing, HVAC, Landscaping, Metal Beam Guard Rail, Minor Concrete, Misc. Iron and Steel, Pavement Grinding, Pavement Markings, Ornamental Fencing, Potholing, Rebar, Roofing, Sawcutting, Signs, Sign Structures, Soundwalls, Station Platform Improvements, Storm Drain System, Striping, SWPPP, Tie Bars, Traffic Control, Trucking, Wet Utilities, Windows.

#### **Atkinson/Clark a Joint Venture**

27422 Portola Parkway, Suite 250. Foothill Ranch, CA 92610 Phone: 949-855-9755 / 949-382-7145 • Fax: 949-855-9923 Contact: Curt Waggoner (curt.waggoner@atkn.com)

Atkinson/Clark JV will assist in obtaining necessary equipment, supplies, materials or related services. We will split items of work (refer to project specs for full list of bid items) and provide assistance for bonding, LOC and insurance where needed. 100% Performance & Payment Bonds from approved sureties will be required for subcontractors greater than \$100,000. Atkinson/Clark JV will pay the cost of bonds up to 1.5%.

An Equal Opportunity Employer

TO DOWNLOAD BID DOCUMENTS AND PLANS: Please go to the SanDAG Contracts web site: http://www.sandag.org/contracts. Register in SanDAG's online database to download plans and specs.

Taber Construction Inc. is requesting proposals from qualified DVEB, DBE, MBE, WBE, SBE, SLBE and all other subcontractors and suppliers for the

## Lowell High School New Classroom Building Location: San Francisco CA Bid Date: February 17, 2015 @ 2:00 PM (Sub bids due by 1:00 PM via fax)

In general the work includes removal and installation of interim housing, construction of two new single story classroom buildings and related site work. The project includes all building trades.

The project is to be completed within 413 calendar days; liquidated damages are \$5,000 per day.

All questions shall be submitted in writing, by fax or email. Hard copy sets of plans and specs can be viewed in our office during normal working hours. It is imperative that all prospective bidders carefully review and account for all safety, quality, and testing provisions; no additional compensation will be made for failure to include the aforementioned requirements in your proposal. All subcontractors will be required to execute a standard Taber Construction Inc subcontract agreement without modifications. A copy of the standard agreement will be furnished upon written request. Taber Construction Inc is an equal opportunity employer.

Taber Construction Inc. is signatory to the Carpenters and Laborer's Collective Bargaining Agreements.

Subcontractor performance and payment bonds will be required from all subcontractors.

#### **Taber Construction Inc.**

2278 Pike Court Concord CA 94520 Phone (925) 682-6133 • Fax (925) 682-6122 Dryco Construction, Inc. is seeking subcontractor participation for

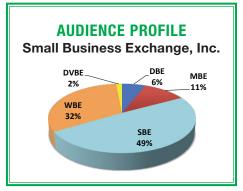
SFUSD Pavement Resurfacing of Parking Lot at IM Scott Building Project No. 11748 at 1060

Location: Tennessee Street, San Francisco, CA 94107 Bid Date: 2/24/2015 @ 2:00 P.M.

Qualified Paving, Fencing and Electricians for Paving or Chain Link Fence Rolling Gate please contact Sarah Cortez at (510) 438-6500.

#### **DRYCO Construction, Inc.**

42745 Boscell Rd. Fremont, CA 94538 Phone: 510-438-6500 • Fax: 510-438-6510





## Level 10 Brings in Wolffkran Crane for 181 Fremont's Next Construction Phase

#### By Greg Aragon

Level 10 Construction announced February 4 that it has begun to erect the five-story basement on 181 Fremont Street, signaling the construction start of Phase II on the project, which is located in the South of Market (SOMA) neighborhood of San Francisco. To help achieve this technically challenging phase, the company has brought in a massive Wolffkran 700 B Luffing tower crane, the first of its kind used in the US.

The Wolff 700 B crane is known for its ability to move extremely heavy loads at quick line speeds within a tight urban footprint. The crane will remain on site for about a year.

The \$540 million 181 Fremont project is an 802-ft-tall, 70-story luxury residential and office tower that will truly transform the city's skyline. Designed by Heller Manus Architects and developed by Jay Paul Company, the tower is adjacent to the new Transbay Transit Center and features a state-of-the-art exoskeleton designed in a saw tooth pattern, with a magnificent spire that will ascend from the crown of the building.

The pre-certified LEED platinum project includes 435,000 sq-ft of Class A office space, as well as 67 luxury condos on the top 17 floors.

Construction crews have completed deep excavation, shoring and other foundation elements necessary for site preparation. Level 10 has installed a 60-ft-deep base slab to prepare for building out the basement, which is scheduled for completion in three months. Phase III of construction will include going vertical with the structural steel erection of the building.

Construction of 181 Fremont is scheduled to be completed in the second quarter of 2016.

Steve DeWees, project executive and manager of Level 10's San Francisco office, said in a recent news release that the tight construction site, which shares a shoring wall with the Transbay Transit Center (TTC), needed a crane that could maneuver easily in a compressed footprint.

"This Luffing tower crane is one of the only cranes made today that has the capacity needed for the size of steel that will be used in the construction of this building," he said. "We have heavy steel box columns on six corners of the building, and each segment is five inches thick. They are welded to a box and erected one to two floors at a time. Most cranes in the U.S. don't have the capacity to pick that weight out at the furthest points."

A Luffing tower crane is a specialty crane that maintains the hook at the same level while the jib moves up and down. The Wolffkran 700 B Luffing tower crane incorporates the latest in crane technology and operator aids, allowing for safer and more efficient construction. It can move over 40,000 pounds in a load with a line speed of 623 ft per minute and has a tower height of 1,000 fet. The crane is manufactured by Wolffkran AG, Germany and is distributed in the U.S. by Maxim Crane Works, L.P.

Last June, the project used some of the deepest caisson's ever drilled on a San Francisco building. Plunging an average of 262 ft into the ground, the 44 caisson shafts measure five to six ft in diameter and were drilled at such depth because 181 Fremont sits on landfill where the San Francisco Bay used to encroach.

Source: http://california.construction.com



Photo credit: http://california.construction.com

The Wolff 700 B crane is known for its ability to move extremely heavy loads at quick line speeds within a tight urban footprint. The crane will remain on site for about a year.

The \$540 million 181 Fremont project is an 802-ft-tall, 70-story luxury residential and office tower that will truly transform the city's skyline.

## Northern & Central California Sub-Bid Request Ads

Brosamer & Wall, Inc.



An Equal Opportunity Employer is requesting quotations from all qualified DBE sub-contractors and/or material suppliers for the following project:

11th Street East Tracy Overhead Bridge Replacement, Tracy CA
N. MacArthur Drive to Cabe Road
Located in San Joaquin County, CA
Owner: City Of Tracy Development Services Department
Bid Date: Mar 03, 2015 @ 02:00 PM

We Are Requesting Bids For The Following Subcontractors And/Or Material Suppliers: Track Settlement Monitoring, Ballast Tamping, Construction Staking, Lead Compliance Plan, Project Funding Signs, Construction Area Signs, Traffic Control System, Flashing Arrow Sign, Type III Barricade, Temporary Pavement Markings, Temporary Traffic Stripe, Channelizers, Portable Changeable Message Boards, Temporary Railing, Temporary Access Road, Temporary Crash Cushion, Prepare Storm Water Pollution Prevention Plan, Storm Water Annual Report, Temporary Hydro-Seed, Temporary Drainage Inlet Protection, Temporary Fiber Roll, Temporary Silt Fence, Temporary Construction Entrance, Street Sweeping, Temporary Concrete Washout Facility, Temporary Fence, Abandon Culvert, Remove Chain Link Fence, Remove MBGR, Remove Irrigation Facility, Remove Painted Pavement Markings, Remove Thermoplastic Traffic Stipe, Remove Pavement Markers, Remove Roadside Sign, Remove Post, Remove Asphalt Concrete Dike, Remove Pipe, Remove Inlet, Remove Concrete Headwall, Remove Storm Drain Manhole, Remove Asphalt Concrete Over-Side Drains, Remove Base And Surfacing, Remove Temporary Detour, Reconstruct Chain Link Fence, Reconstruct Railing, Reconstruct Sign, Relocate Survey Monument, Reset Roadside Sign, Relocate Mailbox, Relocate Roadside Sign, Adjust Survey Monument To Grade, Adjust Gas Valve To Grade, Adjust Storm Drain Manhole To Grade, Adjust Pull Box, Cold Plane Asphalt Concrete Pavement, Remove Concrete, Sand Backfill, Remove RCB Culvert, Remove Railing, Remove Crash Cushion Module, Sand-Filled, Concrete Bridge Removal, Timber Bridge Removal, Remove Bollard, Bridge Removal, Clearing And Grubbing, Remove Tree, Roadway Excavation, Structure Backfill, Lean Concrete Backfill, Imported Borrow, Landscaping Planting, Cobble Paving, Boulders, Decomposed Granite, Irrigation System, Fiber Roll, Erosion Control, Class 2 Aggregate, Hot Mix Asphalt, Geo-Synthetic Pavement Interlayer, Place Hot Mix Asphalt Dike, Mechanically Stabilized Embankment, Temporary Retaining Wa

Please contact Robert Rosas @ rrosas@brosamerwall.com to view plans and specifications or they can be downloaded at http://www.ci.tracy.ca.us at no charge.

Requirements: Brosamer & Wall, Inc. will work with interested subcontractors/suppliers to identify opportunities to break down items into economically feasible packages to facilitate DBE Participation. Brosamer & Wall, Inc. is a union signatory contractor. Subcontractors must possess a current contractor's license, insurance coverage and worker's compensation for the entire length of the contract.

All subcontractors will be required to sign our standard Subcontract Agreement. 100% payment and performance bonds may be required. If you have any questions regarding this project or need assistance in obtaining insurance, bonding, equipment, materials and/or supplies please call (925) 932-7900.

Plans and specifications can be viewed online or at our office located at 1777 Oakland Blvd Suite 110, Walnut Creek, Ca. 94596. Brosamer & Wall, intends to work cooperatively with all qualified firms seeking work on this project. We are an equal opportunity employer and will work with any interested subcontractor to identify opportunities to break items into economically feasible packages. AN EOUAL OPPORTUNITY EMPLOYER.

#### Brosamer & Wall, Inc.

1777 Oakland Blvd Suite 110 • Walnut Creek, CA 94596 Phone: 925-932-7900 • Fax: 925-279-2269 An Equal Opportunity Employer

#### REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Hwy 12 Repair Pavement/Overlay, Terminous Caltrans #10-0W5604 BID DATE: February 25, 2015 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Progress Schedule, Lead Compliance Plan, Construction Area Signs, Traffic Control System, Portable Changeable Message Sign, Water Pollution Control Program, Sweeping, Temp. Fencing, Treated Wood Waste, Adjust Monument to Grade, Cold Plane AC, Dust Suppressant, Shoulder Backing, Crack Treatment, Prepaving Inertial Profiler, Grinding, AC Dike, Rumble Strip, Data Core, Tack Coat, Jointed Plane Concrete Pavement (RSC), Midwest Guardrail System, Alt. Flared Terminal System, Striping & Marking, Pavement Marker, Channelizers, Crash Cushions, Remove Guard Rail, Prepave Grind, Modify Vehicle Classification System, Electrical and Construction Materials

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

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Contact: Greg Souder

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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.

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Hwy 29 Overlay and Widen, St. Helena Caltrans #04-259404

BID DATE: February 18, 2015 @ 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, SWPPP, Rain Event Action Plan, Storm Water Sampling & Analysis, Sweeping, Temporary Fencing, Health & Safety Plan, Treated Wood Waste, Noise Monitoring, Abandon Culvert, Adjust Utilities, Cold Plane AC, Cleaning, Inspecting & Preparing Culvert, Sand Backfill, Clearing & Grubbing, Develop Water Supply, Roadway Excavation (Type Z-2 Aerially Deposited Lead), Sand Bedding, Imported Borrow, Erosion Control, Hydromulch, Hydroseed, Compost, Crack Treatment, Prime Coat, Data Core, AC Dike, Tack Coat, Jointed Plain Concrete, Structural Concrete, Minor Concrete (Minor Structure), Bar Reinforcing Steel, Roadside Signs, Underground, Drainage Inlet Marker, Inlet Depression, Rock Slope Protection, Detectable Warning Surface, Minor Concrete, Pre/Post Construction Survey, Misc. Iron & Steel, Object Marker, Midwest Guardrail System, End Anchor Assembly, Alt. Flared Terminal System, Striping & Marking, Electrical, Geomembrane Liner and Construction Materials

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#### REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Hwy 101 Petaluma – Realign & Bridge Caltrans #04-264094 BID DATE: March 5, 2015 @ 2:00 PM

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

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REQUEST FOR SMALL & LOCAL SUBCONTRACTORS AND SUPPLIERS FOR:

Lake Chabot Golf Course Driving Range Improvement Project City of Oakland Parks & Recreation Dept. BID DATE: February 19, 2015 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, Subdrain, Geogrid, Rip-Rap Outfall Protection, Hydroseeding, Hand Rail, Infiltration Basin, Erosion 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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### Northern & Southern California Sub-Bid Request Ads

Bid Requests from Certified SBE Subcontractors and Suppliers for the following Trades: Mass Excavation/Rough Grading and Shoring

#### **HUNTER'S VIEW BLOCK 10 (SELECT TRADES)**

This is a OCII project with construction workforce and prevailing wage requirements.

#### Hunter's View Block 10 146 West Point Road, San Francisco, CA 94124 <u>Bid Date: 2/26/15 @ 2 PM</u>

Voluntary Job Walk/Pre-bid Meeting on 2/10/15 at 11:00 AM at the jobsite, 146 West Point Road, San Francisco, CA 94124. Drawings will be issued on January 30.

#### **CAHILL CONTRACTORS, INC.**

Contact: Julie Park estimating@cahill-sf.com, (415) 986-0600

DeSilva Gates Construction, L.P. is soliciting for LBEs for the following project:
CONSTRUCTION ON STATE HIGHWAY IN MARIN AND SONOMA COUNTIES NEAR PETALUMA FROM 0.8 MILE SOUTH TO 2.0 MILES NORTH OF THE MARIN-SONOMA COUNTY LINE ROUTE 101, CONTRACT NO. 04-264094, FEDERAL AID PROJECT ACNHP-Q101-(216) N

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

#### BID DATE: March 5, 2015 @ 2:00 P.M.

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

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

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

#### **DeSilva Gates Construction**

11555 Dublin Boulevard P.O. Box 2909 Dublin, CA 94568-2909 (925) 829-9220 / FAX (925) 803-4263 **Estimator: Victor Le** Website: www.desilvagates.com

An Equal Opportunity Employer

BUSINESS

REQUESTING SUB-QUOTES FROM QUALIFIED LBE/SLBE/VSLBE SUBCONTRACTORS/SUPPLIERS FOR:

Lake Chabot Golf Course Driving Range Improvements
City Project No: C322810
Owner: City of Oakland
Engineers' Estimate: \$445,000.
BID DATE: February 19, 2015 @ 2:00 PM

Items of work include but are not limited to: Demolition & Clearing, Portland Cement Concrete Paving, 4" Subdrain, Geogrid, Rip-Rap Outfall, Hydroseeding, Metal Hand Railing, Infiltration Basin, Erosion Control, Hydroseeding, Trucking, Rebar and Striping.

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**

7700 Edgewater Drive, Building B, Suite 300
Oakland, CA 94621
Phone (408) 574-1400 Fax (408) 365-9548
Contact: Bob Williams
Email: estimating@graniterock.com
We Are An Equal Opportunity Employer

#### Where Federal Agencies Spend the Most on Contracting

#### Continued from page 1

- 7. Security and Protection: \$4.8B. Includes systems, services and animals.
- 8. Human Capital: \$3.6B. Includes educational services, vocational training and human resources investments.
- 9. **Travel and Lodging:** \$3.6B. Contracts for passenger travel and accommodations would fall into this category.
- 10. Office Management: \$2.1B. This category would include products such as furniture and office supplies.

Source: Government Executive



## **Pros and Cons of Hiring Subcontractors**

#### By Ada Ivanova

When work volumes surge, or when you simply have a project you don't have the skillset for, hiring subcontractors is one path you may consider. However, before you do so, it is best if you know not only the advantages of hiring subcontractors but also some potential issues to watch for. To help you with this decision, here are some pros and consider:

#### The Advantages of Hiring Subcontractors Increased Productivity

Increased productivity is probably the main reasons you would opt to use a subcontractors. As practice shows, you can't multiply your capacity with that of your subcontractors because the more people work on a project, the more communication overhead exists but the idea is that with their help you will be able to finish more work in less time.

#### Offer Clients a Broader Range of Skills

The diversification of skills you offer to your clients is another major reason to use subcontractors. Even if your skills are in many areas, almost always the skills you have in one area are sharper than the ones you have in other areas. For instance, if you are a designer who codes but coding comes second to you, it makes sense to hire coding help. It makes even more sense to hire help for stuff you are not good at all – for instance copywriting or SEO. This way you broaden the scope of projects you can take on and positions you better on the market.

#### Working with Subcontractors is More Efficient

As I mentioned, you don't necessarily hire subcontractors only for tasks you can't do personally. You can hire them for tasks you can do but simply don't have the time to do on your own. A good reason to hire subcontractors is if you pay them less than it would take you to achieve the task personally.

For instance, you can code but you aren't very good at it and it will take you two days to write a simple script. You make \$100 a day on average, so it means this script will cost you \$200 in lost profit. Mostly, this is due to your limited experience as a coder because an experienced coder can finish the same script in just a couple of hours for

\$50. In this case, if you hire coding help, you will save the two days you would have lost in coding attempts, which means you lose only \$50 but don't lose the other \$150 you would have lost, if you did the job yourself.

### More Flexible than Hiring Permanent Employees

Another benefit of hiring subcontractors is that this gives you more flexibility than hiring permanent employees. You hire contractors for a project or two and after that everybody goes their own way. With employees it is much more difficult and you might end in some legal trouble if you dismiss them, thus leaving you with the option to pay them a salary even when you don't need their services anymore.

Additionally, when you don't hire help permanently, in many cases you don't pay benefits, while with employees this usually isn't the case. However, you do need to check this in advance because legislation varies extensively. Ask an accountant about what is applicable in your jurisdiction.

#### Could Be More Beneficial in Terms of Taxes

Tax legislation varies worldwide, so don't take for granted that the money you will pay to sub-contractors will relieve your tax burden. But more often than not it will. An accountant who knows your applicable laws is the person to contact for answers to this question.

#### Disadvantages of Hiring Subcontractors Communication Overhead

One of the first things you notice when you start hiring subcontractors is that this increases the time you spend communicating. Most often, you need time to answer your subcontractors' questions, check their progress, and review their submissions. It may turn out that this takes up much more time than you bargained for. Your overall productivity might suffer.

#### You Need to Plan in Advance

You can minimize communication overhead if you plan the tasks in advance and give your subcontractors a detailed task description. However, this also takes time! Sometimes it is easier to do the task yourself than to plan it in details in advance and then pass it on to somebody else. If this is the case, subcontractors are of no use to you.



Image credit: http://blog.procore.com

#### Quality Could Be an Issue

If you work with the same subcontractors over and over again, you will come to trust and rely on the quality work they do for you. But when you work with someone new, you just never know what to expect. I've had one or two cases where I was shocked by what I got. I did give detailed instructions, the subcontractor didn't ask me any questions before the delivery and when I was presented with the deliverables, I was just speechless – we obviously had two very different visions of what quality is. It is true that I could never have imagined that a simple project could be screwed in such a creative way but when the deadline was pressing me, I definitely didn't appreciate this kind of creativity.

#### ${\bf Might\ Not\ Be\ Available\ When\ You\ Need\ Them}$

Since subcontractors aren't your permanent employees, it is possible they are not available when you need them. On the other hand, if you agree on some kind of schedule and availability, this will benefit both of you. So if this is possible, do it. For instance, if it is a long term project, you can agree to 5, or 10, or 15, or as many hours as the project requires. This you can plan in advance.

As you see, there are many factors to consider before hiring subcontractors. In some cases subcontractor help could be your best bet, in others this could be a decision that can literally bury you. Evaluate your situation, consult an accountant, if necessary and only after this decide if hiring subcontractors is good for you or not.

#### Source: http://speckyboy.com

## African American History

# Bill Chester: ILWU Civil Rights and Community Leader, 1938-1969



#### **Introduction by Harvey Schwartz**

In 1938 Chester became a member of ILWU Bargemen's Local 22, a Northern California organization that later merged with San Francisco Bay Area ILWU Longhore Local 10. Bill Chester was associated with the struggle for human rights throughout his career. He was especially active in Local 10 during the post-World War II years. Chester was appointed Northern California Regional Director in 1951. He was elected International Vice President in 1969 and retired from that office eight years later.

As Regional Director, The Dispatcher observed in a 1985 memorial, "Chester was a chief spokes-

man, organizer, strategist, and ambassador from the ILWU to the rest of the community in Northern California." The oral history material here, collected just weeks after Chester took office as International vice president, reinforces that assertion.

Among his many accomplishments, Chester helped organize Black and Mexican American cotton compress workers in California's Central Valley into the ILWU during the 1950s. In the 1960s he played an instrumental role when Local 10 hosted Dr. Martin Luther King, Jr., and made him an honorary member. Chester also contributed significantly in 1969 as mediator of an important teachers' strike at San Francisco State University.

The year after he became International Vice President, Chester was appointed by San Francisco mayor Joseph Alioto to the Board of Directors of the Bay Area Rapid Transit District (BART). He served with distinction and became board vice-president (1972) and president (1973) during the critical period during the launch of the BART system.

Chester's testimony below centers on his civil rights activism and the ILWU's role as a leader in the human rights struggle throughout Northern California. Along the way, he recreates the Black experience in the union. And he explains how the ILWU reached out for allies in the wider community in its pursuit of equality and dignity for all people and how the union used its power to wrest justice from a reluctant power structure.

The interview excerpted here was conducted in San Francisco by Robert Martin for the Civil Rights Documentation Project at Howard University in 1969, which accounts for Chester's use of the archaic term "Negro" to refer to African Americans throughout the text. This interview is now part of the Ralph Bunche Oral History Collection at Howard's Moorland-Spingarn Research Center. We are greatly indebted to the Center for releasing the interview for use as the basis of this article. Special thanks for their help to Center Curator Joellen ElBashir and to Mrs. Ethel Chester.

#### **BILL CHESTER**

#### Edited by Harvey Schwartz, Curator, ILWU Oral History Collection

I'm the son of a railroad worker. I was born in Shreveport, Louisiana, in 1914. My early school days were spent in Kansas City, Missouri. After high school I went to Western College in Kansas for two years. My father died when I was 11 years old. I had no sisters or brothers, but my mother and I were like pals in the early ages coming through the depression of the 1930s.

Because of the depression I had to interrupt my education. I enlisted in the 25th Infantry Regiment of the U.S. Army and was stationed for three years at Fort Huachuca, Arizona. We were an all-Negro unit. This was before integration took place in the army. There were only two Negroes in official capacity at that time, the chaplain and a warrant officer. I was dissatisfied that there were no Negro line officers. It was at that point that I started thinking about the social evils of our country. That was the very beginning of my thinking about civil rights.

Some people who were visiting the fort told me about San Francisco. I had read a little about it and my company commander was from that city. There was something that struck me about the way they spoke about the town. When I was discharged—this was in the late 1930s, prior to World War II—I decided to travel to California to take a look.

When I arrived in San Francisco I had the names and addresses of a couple of friends who were shipping out in the old Marine Cooks and Stewards Association (MCS). When I got there they were at sea, so I took a room at the YMCA. It happened that about a block away, on the Embarcadero, was the hiring hall of the longshoremen's union. Being out of a job, I was told they hired there. So I went up, stood in line, and got work. That was the start of my employment in the maritime industry.

When I first entered the labor movement on the San Francisco waterfront there were only 75 Blacks in the longshore local. They weren't very active.

Visit the link below for the full article: www.sbeinc.com/resources/cms.cfm?fuseaction=news.detail&articleID=1073&pageID=25

Source: http://www.ilwu.org

### **African American Veterans**



Photo credit: www.tuskegee.edu

The Tuskegee Airmen is the popular name of a group of African-American military pilots (fighter and bomber) who fought in World War II. Formally, they formed the 332nd Fighter Group and the 477th Bombardment Group of the United States Army Air Forces. The name also applies to the navigators, bombardiers, mechanics, instructors, crew chiefs, nurses, cooks and other support personnel for the pilots.



Photo credit: hd.housedivided.dickinson.edu
William Harvey Carney (February 29, 1840 –
December 9, 1908) was an African American
soldier during the American Civil War. He was
awarded the Medal of Honor for his actions
during the Battle of Fort Wagner.

His actions at Fort Wagner preceded those of any other black recipient. He was awarded the Medal of Honor nearly 37 years after his gallantry which was the earliest action in which an African American received the Medal of Honor. After the war he worked at a post office and was a guest speaker at public events until his death in 1908.



Photo credit: http://lcweb2.loc.govedu

Martha Settle Putney (November 9, 1916 – December 11, 2008) was an American educator and historian who chronicled the roles of African Americans in the armed forces. After serving as one of the first black members of the Women's Army Corps during World War II, she devoted her life to researching and documenting the military service and achievements of black Americans

## Public Policy

## **Small Business Rulemaking – Revised Proposed Regulations and Initial Statement of Reasons**



The Department of General Services (DGS), Procurement Division, Office of Small Business and Disabled Veteran Business Enterprise Services (OSDS) is providing an update to the rulemaking of California Code of Regulations (CCR), Title 2, Division 2, Chapter 3, Subchapter 8. Office of Small Business Procurement and Contracts, Sec-

tions 1896 – 1896.22. This CCR is also known as the Small Business (SB) regulations.

Pursuant to Government Code Section 11347.1, an agency that adds documents to the rulemaking file after publication of the notice of proposed action shall make the documents available for a 15-calendar day inspection. Please be advised that OSDS revised the proposed SB Regulations and the Initial Statement of Reasons (ISOR) submitted in the Notice of Proposed Rulemaking. The revised documents are located at: http://www.dgs.ca.gov/pd/Programs/OSDS/NoticeofRulemaking.aspx

If you would like a paper copy of the revised documents, email your request to SBRegulations@dgs.ca.gov . Specify in the "SUBJECT" line of

your email "SEND REVISED RULEMAKING DOCUMENTS". Include your name and complete mailing address.

The 15 calendar day inspection closes at 5:00 p.m. on February 26, 2015. Written comments shall be summarized and responded to in the Final Statement of Reasons. You may submit comments to:

DGS – Procurement Division
Office of Small Business & DVBE Services
Attention: Diana Alfaro
707 Third Street, 1st Floor, Room 1-400
West Sacramento, CA 95605
Email: Diana.alfaro@dgs.ca.gov
Fax: (916) 375-4950

SBRegulations@dgs.ca.gov

As a reminder, DGS is scheduled to hold a public hearing from 9:00 a.m. to 5:00 p.m. on March 5, 2015. The public hearing will be held in the DGS Auditorium, located at 707 Third Street, 1st Floor, West Sacramento, California 95605.

If you have any questions regarding this notification, you may contact:

Diana Alfaro OSDS (916) 375-4919 Diana.alfaro@dgs.ca.gov

Source: Department of General Services Procurement Division

## **Business Toolkit**

## Do You Know How to Handle Your Small Business' Taxes?

#### Small Business

Small businesses must withhold federal income taxes from their employee's wages and pay them directly to the IRS. The amount depends on the size of the payments, the number of exemptions claimed by each employee, their marital status, and the frequency of the payments. Each employee must complete a W-4 form to determine withholding exemptions.

Employers must also withhold 6.2% of each employee's income for Social Security and 1.45% of each employee's income for Medicare, in addition to the matching contribution that the employer makes.

Most employers are also required to pay federal and state unemployment taxes under the Federal Unemployment Tax Act.

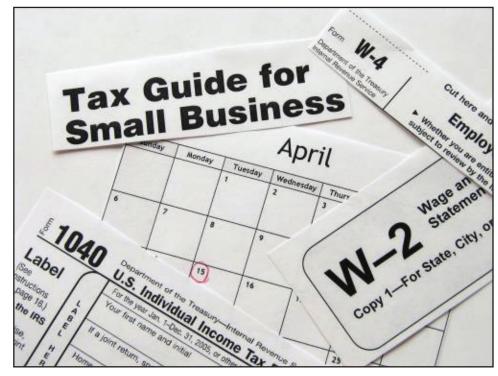
An excise tax is a tax paid for the sale or manufacture of certain commodities. For example, environmental taxes, communications taxes, or fuel taxes could be excise taxes levied on a particular business. Depending on what the business manufactures or sells, some businesses might not be required to pay these at all.

- Sole proprietorship A sole proprietorship is a company with only one owner that is not registered with the state as a limited liability company or corporation. The owner does not pay income tax separately for the company, but he/she reports business income or losses on his/her individual income tax return. The owner is inseparable from the sole proprietorship, so he/she is liable for any business debts.
- Self-employed or sole proprietors report their taxes through Form 1040 and Schedule C for net profit and loss from their business. Employers are also required to make quarterly estimated tax payments if they expect their business to earn more than \$1,000.
- Partnerships A partnership is a business, which has one or more owners and that is not a limited

liability company or corporation. Partners share equal responsibility for the company's profits and losses, and its debts and liabilities. The partnership itself does not pay income taxes, but each partner has to report their share of business profits or losses on their individual tax return. Estimated tax payments are also necessary for each of the partners for the year in progress.

Partnerships must file a return on Form 1065 showing income and deductions. Estimated tax payments are also required if they expect their income to be greater than \$1,000.

- Limited Liability partnerships A limited liability partnership is a business organization that has one or more general partners who manage the business and assume legal debts and obligations, and one or more limited partners who do not participate in the day-to-day operations and are liable only to the extent of their investments. As a limited partner, you share in the profits and losses, and these are taxable events to you. This means that if the partnership makes money at a point in the year and the general partners reinvest those profits instead of paying them to you, you may have to pay taxes even if you do not receive cash in return. Be sure to consult with a tax professional if you participate in a limited partnership.
- Corporations A corporation is an independent legal entity, structured and regulated by state law. This implies that the owners of the corporation are not directly liable for business losses or debts. There are "C" corporations, which we will discuss below, and "S" Corporations, which are those who elect partnership-style taxation, as discussed in the Partnerships section above. Owners pay taxes on profits paid to them through salary, bonuses or dividends. The corporation itself pays taxes on annual profits, called net income. There are special tax rates that apply to this type of business. If a corporation were to pay out its yearly after-tax net income to its owners in the form of dividends, the



owners would be taxed on the dividends. This is called double taxation because the corporation's gross income is taxed and the dividends paid out to owners are taxed again. The double taxation only applies to dividends since salary and bonuses are part of the corporation's expenses and are tax deductible.

Corporations must file an income tax return, regardless of whether or not they received income, by filing Form 1120. "S" Corporations use Form 1120S and are also required to make estimated tax payments.

Non-profit corporations Non-profit corporations are those which are charitable, education-

al, scientific, literary or religious. These corporations do not pay federal or state income taxes on profits. Non-profit organizations also have the ability to raise public or private funds and receive donations from companies or individuals.

#### Self-employed

You can deduct up to 60% of your health insurance for yourself, your spouse and your dependents if you are self-employed or are an "S" corporation shareholder, or if you are not eligible to participate in an employer-subsidized health plan.

Continued on page 8

## **Technology Inclusion**

## **Prioritizing Diversity In 2015**

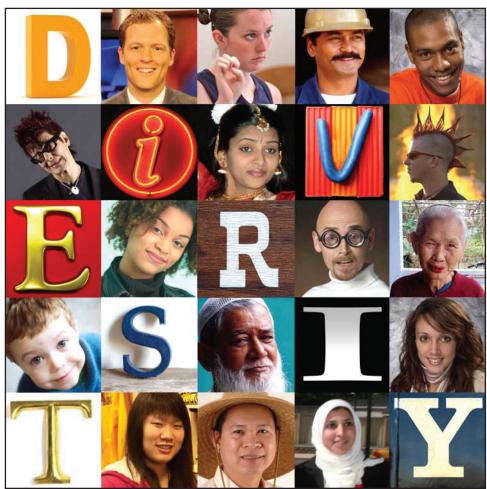


Photo credit: http://www.brockport.edu

#### **By Joelle Emerson**

At a recent forum on diversity in tech, Google's Director of Global Diversity Talent & Inclusion, Yolanda Mangolini, explained that it is incredibly hard to move the needle on diversity by even 1 percent at Google's size. In a blog post on how to recruit more women into tech companies, Jennifer Dulski, President and COO of Change. org, echoed the same sentiment, advising startup founders to think about gender diversity early in their company's formation.

Just as developing skills and habits early in life makes them far more intrinsic and sustainable, the foundation laid early in a company's life cycle becomes ingrained, increasingly difficult to change as the organization scales. For companies that depend on innovation and build products for a diverse customer base, diversity should be understood not simply as a social imperative, but as a business priority warranting early investment. Diversity makes teams smarter, leads to better decisions and helps groups solve problems more effectively. It also helps businesses better understand the needs of existing and potential customers.

Startups that want to grow into diverse companies should lay the right foundation now. Here are some specific strategies to get started in 2015.

#### Founders and leaders, get involved

Diversity initiatives are far more successful when a leader within the organization plays an active role. When Etsy decided it needed to boost its gender diversity, for example, CTO Kellan Elliott-McCrea was involved in restructuring the company's recruiting and hiring approach. After a year, Etsy had grown the number of female engineers by almost 500 percent.

While an increasing number of startups have individuals or teams thinking about diversity internally — a step in the right direction — these roles are often filled by engineers or recruiters with a passion for diversity, but without the support and resources necessary to make meaningful changes company-wide.

At least one C-suite level executive, and preferably a founder in new companies, should be directly involved in these efforts, developing company goals around diversity, supporting and rewarding employees who dedicate their time to building a diverse organization and ensuring accountability.

At Pandora, founder Tim Westergren has been vocal about his commitment to improving the company's diversity. Pandora has more gender diversity than many of its peers and is developing and executing a comprehensive diversity strategy to do even better. By involving leaders early, a culture is created that values diversity from the top.

#### Collect better data

The release of workforce diversity data from a number of tech companies in 2014 helped to quantify the industry's problem and sparked a broader conversation about solving it. (In addition to larger companies, startups like Pinterest and Indiegogo shared their diversity data and committed to doing better.)

Despite this move towards transparency, and the data-driven focus in every other aspect of startups, there is often a reluctance to collect more meaningful and granular data related to diversity. Without good data, it's difficult to know which processes in an organization are most inhibiting diversity and where strategies should be targeted to produce the best outcomes.

While the specific data points will vary, in general companies should be looking at the following areas, considering how experiences differ for women and

people of color: how candidates are attracted and recruited; how work is assigned; how performance is evaluated; how much employees are paid; how employees advance in the company and when they leave; and how happy employees are. Embedding these data-collection measures early will make it far easier for companies to identify and address barriers to building a diverse organization.

#### Expand your network

Tech companies often attribute their lack of diversity solely to the lack of diversity in computer science and computer engineering programs where most hiring comes from. But this pipeline problem doesn't account for the significant gap between the percentage of African-American and Hispanic graduates in computer science and computer engineering (11 percent from top research universities alone) and the representation of those groups in technical roles in Silicon Valley (around 5 percent). Nor does it explain the diversity gap in non-technical roles.

Still, the lack of diversity in the technical pipeline is a significant challenge. Until that pipeline is more diverse, tech companies should prioritize finding and hiring diverse employees from sources outside their traditional networks. The process most companies use to find candidates — relying on informal social networks and referrals from current employees — is a great approach for finding more employees like the ones you already have. For a company that's not yet diverse, this can perpetuate the problem.

There are many highly qualified diverse candidates that either don't know about opportunities in tech (Tristan Walker, founder and CEO of Walker and Co., didn't know Silicon Valley existed until he was 24), or haven't had the opportunity to break in. Companies committed to diversity need to make a conscious effort to build more diverse networks and find these candidates.

Startups like Walker and Co. and Findery have built diverse teams in part by leveraging diverse networks. Partnerships with organizations that cultivate these networks, like Code2040, Women Who Code, and Hackbright Academy, are a great start. For startups big enough to recruit on college campuses, consider visiting schools with a more diverse candidate pool like Harvey Mudd, where 40 percent of computer science majors are women.

#### Think deliberately about your hiring process

There is a common perception among startups that their hiring process is designed to attract and select the best person for a given role without regard for gender, race, or ethnicity, and that efforts to hire more diverse candidates require changing standards. This is based on the flawed assumption that the hiring process is purely meritocratic. In the overwhelming majority of companies, even despite best intentions, it's not.

For example, job descriptions may unintentionally deter women by using male pronouns, including words that evoke masculine stereotypes ("rock star," "ninja"), and listing qualifications that are not actually required for the role (women are far less likely than men to apply for a job unless they meet all of the listed qualifications). Twilio's job descriptions offer a great example of how to avoid these pitfalls while emphasizing company values that actually support diversity, like mentoring and a belief in work/ life balance.

Social and psychological factors like unconscious bias and stereotype threat can also hinder success in the recruiting process for diverse candidates who do apply. Unconscious bias can lead interviewers to unintentionally apply different standards to diverse and non-diverse candidates, and stereotype threat can result in highly qualified, diverse candidates not performing to their full potential because of anxiety

that they will confirm negative stereotypes about their social group. Awareness of these issues, and a focus on strategies that minimize their impact, will lead to more effective recruiting of diverse candidates and better hiring decisions overall.

#### Create a company culture that supports diverse employees

The high attrition rate among women in tech and the lack of diversity in leadership roles in tech companies indicate that there are obstacles to success for women and people of color in the industry. Building a diverse organization requires a focus not only on recruiting diverse candidates, but on creating a culture that welcomes and cultivates diverse employees.

Creating such a culture should include establishing explicit structures that support diverse employees, like better paid leave for new parents — a benefit that significantly reduced women's attrition at Google. (Change.org and Reddit have great paid leave policies, offering 18 weeks and 17 weeks, respectively, for all new parents.) It should also include strategies to interrupt the implicit barriers, like gender-biased performance reviews, that make it harder for diverse employees to be successful.

There is a growing body of research on how to disrupt obstacles to diversity like unconscious bias; companies should use that research to develop efforts that go beyond raising awareness and focus on actually changing behavior.

Instead of waiting to be in the position that larger tech companies are in now — investing heavily in diversity to achieve only incremental change — startups should leverage the inherent advantage of their youth and begin focusing on diversity today.

Source: http://techcrunch.com

#### Do You Know How to Handle Your Small Business' Taxes?

Continued from page 7

Home Office

You can decide to make your home your primary place for business and be eligible for a home office deduction. In order to make this claim, you need to identify the percentage of your home that is used for business purposes. To calculate this, divide the cube-footage of your home used for business purposes by the total cube-footage of your home. This percentage is applied to indirectly related expenses like utility bills, mortgage interest or rent, real estate taxes, repairs, trash removal, and maintenance. Expenses directly related to your business such as computers and printers are 100% deductible. Your primary phone line is not deductible, but a secondary line and long-distance business calls are deductible.

Before taking advantage of these deductions, be aware of the consequences of selling your house. You might have to pay taxes on past depreciation claims and gains relative to the business portion of your home. Also, since your home office is no longer treated as part of your entire home, that part will not be subject to gain exclusion provisions for sale of a personal residence (up to \$500,000 for married couples).

Also, be aware that since some taxpayers have abused home office deductions, the IRS is tightening the rules on home office deductions, so be sure to read the latest IRS information to confirm that you're following the rules.

Source: http://www.businessdictionary.com

## **Public Legal Notices**



CITY & COUNTY OF SAN FRANCISCO DEPARTMENT OF PUBLIC WORKS

Contract No. 2488J (ID No. FCE15050) CLEMENT STREET PAVEMENT RENOVATION AND SEWER REPLACEMENT

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until **2:30 p.m.** on March **18, 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, 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 for more information. Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The Work is located along Clement Street from 20th Avenue to Arguello Boulevard and consists of demolition, pavement renovation, sewer replacement and drainage work, curb ramp construction, traffic routing, and all associated work. The time allowed for completion is 130 consecutive calendar days. The Engineer's estimate is approximately \$1,700,000. For more information, contact the Project Manager, Ramon Kong at 415-554-8280.

On July 1, 2014, the registration program under section 1725.5 of the California Labor Code went into effect. The program requires that all contractors and subcontractors who bid or work on a public works project register and pay an annual fee to the California Department of Industrial Relations ("DIR").

Effective March 1, 2015, no contractor or subcontractor may be listed in a bid for a public works

project unless registered with the DIR as required by Labor Code section 1725.5 [with limited exceptions from this requirement for bid purposes only under Labor Code section 1771.1(a)].

Effective April 1, 2015, no contractor or subcontractor may be awarded a contract for public work on a public works project unless registered with the DIR pursuant to Labor Code section 1725.5.

This Project shall incorporate the required partnering elements for **Partnering Level 1**. 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 Romulus Asenloo at 415-581-2310 for details. In accordance with SFAC Chapter 14B requirements, all bidders, except those who meet the exception noted below, shall submit documented good faith efforts with their bids and must achieve 80 out of 100 points to be deemed responsive. Bidders will receive 15 points for attending the pre-bid conference. Refer to 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 **February 19**, **2014**; **1:30 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 great-

er 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.

2/12/15 CNS-2716110# SMALL BUSINESS EXCHANGE

## **UCLA**

#### IICI A

#### TENEDAL NOTICE

Please refer to the below-listed website for public notices of prequalification and bidding opportunities at UCLA:

#### http://www.capitalprograms.ucla.edu/Contracts/ ProjectsCurrentlyBidding

If you would like to register to receive free email notifications of bidding opportunities at UCLA, please refer to the website below:

http://www.capitalprograms.ucla.edu/About/NotificationSubscription

#### **Hunters Point Shipyard Phase I in San Francisco**

Opportunity to Perform

HPS1 – Dust Monitoring & Reporting

during the development of

Hunters Point Shipyard Phase I

in San Francisco.

Lennar Urban is requesting qualified, interested consulting firms to respond to a public request for proposals to perform HPS1 – Dust Monitoring & Reporting

#### Hunters Point Shipyard Phase I Redevelopment

For more information, please visit: http://mission.sfgov.org/OCABidPublication/ BidDetail.aspx?K=9074

The Successor to the San Francisco
Redevelopment Agency (SFRA) has established
the 50% Small Business Enterprise (SBE)
Participation goal for Consultants.
Respondents are encouraged to check this
website regularly for updates.

Pre-Bid Coordination Meeting and Job Walk:

#### February 3, 2015 @ 10:00 AM

LENNAR URBAN

One Sansome Street, Suite 3200 San Francisco, CA 94104

Proposals must be submitted by February 17, 2015 @ 2:00 PM (PST).

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· UC Irvine Design &

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CPFM

· UC San Francisco Medi-

cal Center

· UCLA

...and many more!

### Candlestick/Hunters Point Phase 11 in San Francisco

Opportunity to Perform

CP/HPS2 – Dust Monitoring & Reporting
during the development of
Candlestick Hunters Point Shipyard Phase

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

11 project in San Francisco.

CP/HPS2 – Dust Monitoring & Reporting for

#### Candlestick/Hunters Point Shipyard Phase 11 Redevelopment

For more information, please visit: http://mission.sfgov.org/OCABidPublication/ BidDetail.aspx?K=9075

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

Respondents are encouraged to check this website regularly for updates.

Pre-Bid Coordination Meeting and Job Walk: February 3, 2015 @ 10:00 AM

#### LENNAR URBAN

One Sansome Street, Suite 3200 San Francisco, CA 94104

Proposals must be submitted by February 17, 2015 @ 2:00 PM (PST).

## Fictitious Business Name

### FICTITIOUS BUSINESS NAME STATEMENT File No. A-0362546-00

Fictitious Business Name(s): Amy Barboro Design Address 2806 Union Street #1, San Francisco, CA 94123 Full Name of Registrant #1 Amy Barboro Address of Registrant #1 2806 Union Street #1, San Francisco, CA 94123

This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on not applicable

#### Signed: Amy Barboro

This statement was filed with the County Clerk of San Francisco County on 1/16/2015

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal. State or Common Law

Filed: Jennifer Wong Deputy County Clerk 1/16/2015

 $\frac{1/22/2015 + 1/29/2015 + 2/5/2015 +}{2/12/2015}$ 

### FICTITIOUS BUSINESS NAME STATEMENT File No. A-0362231-00

Fictitious Business Name(s):
Ground Up Structures
Address
1285 Sutter Street #908,
San Francisco, CA 94109
Full Name of Registrant #1
Matthew E. Sager
Address of Registrant #1
24706 Hutchinson Road,
Los Gatos, CA 95033

This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 12/15/2015

#### Signed: Matthew E. Sager

This statement was filed with the County Clerk of San Francisco County on 12/30/2014

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: Susanna Chin
Deputy County Clerk
12/30/2014

 $\frac{1/29/2015 + 2/5/2015 + 2/12/2015 +}{2/19/2015}$ 

## $\frac{\frac{FICTITIOUS\ BUSINESS\ NAME}{STATEMENT}}{File\ No.\ A-0362572-00}$

Fictitious Business Name(s):
Angel Health Center
Address
1347 Divisadero Street,
San Francisco, CA 94115
Full Name of Registrant #1
Shen Ying Jian
Address of Registrant #1
1741 Detroit Ave #32, Concord, CA 94520

 $\begin{array}{cccc} This & business & is & conducted & by \\ \textbf{An} & \textbf{Individual.} & The & registrant(s) \\ commenced to transact business & under the fictitious business & name(s) & listed above on \\ \textbf{not applicable} & & & \\ \end{array}$ 

#### Signed: Ying Jian Shen

This statement was filed with the County Clerk of San Francisco County on 12/26/2014

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: Sally Chung Deputy County Clerk 1/20/2015

 $\frac{1/22/2015 + 1/29/2015 + 2/5/2015 +}{2/12/2015}$ 

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0362733-00

Fictitious Business Name(s):
Refined Co.
Address
1592 Union Street, Suite 331
San Francisco, CA 94123
Full Name of Registrant #1
The Refined Company Inc. (CA)
Address of Registrant #1
1592 Union Street, Suite 331
San Francisco, CA 94123

This business is conducted by **A Corporation.** The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 1/27/2015

#### Signed: Linna Trinh

This statement was filed with the County Clerk of San Francisco County on 1/28/2015

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: Susanna Chin Deputy County Clerk 12/30/2014

 $\frac{1/29/2015 + 2/5/2015 + 2/12/2015 +}{2/19/2015}$ 

### FICTITIOUS BUSINESS NAME STATEMENT File No. A-0362182-00

Fictitious Business Name(s): Cleanliness Is Heavenly... Address 1977 20th Avenue, San Francisco, CA 94116 Full Name of Registrant #1 Sara Carmina Tinoco Address of Registrant #1 1977 20th Avenue, San Francisco, CA 94116

This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 12/11/2014

#### Signed: Sara Carmina Tinoco

This statement was filed with the County Clerk of San Francisco County on 12/26/2014

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal. State or Common Law

Filed: Jeanette Yu
Deputy County Clerk
12/26/2014

 $\frac{1/22/2015}{2/12/2015} + \frac{1/29/2015}{2} + \frac{2/5/2015}{2} + \frac{1}{2}$ 

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0362753-00

Fictitious Business Name(s):
S & J Catering
Address
1 Wood Street #6,
San Francisco, CA 94118
Full Name of Registrant #1
Simone Swift-Langbehn
Address of Registrant #1
1 Wood Street #6,
San Francisco, CA 94118

This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 1/26/2015

#### Signed: Simone Swift-Langbehn

This statement was filed with the County Clerk of San Francisco County on 1/29/2015

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: Sally Chung
Deputy County Clerk
1/29/2015

 $\frac{2/5/15 + 2/12/15 + 2/19/15 +}{2/26/15}$ 

### STATEMENT File No. A-0362889-00

Fictitious Business Name(s):
David Baker Architects
Address
461 2nd Street C127
San Francisco, CA 94107
Full Name of Registrant #1
David Baker An Architectural Corporation
(CA)
Address of Registrant #1
461 2nd Street C127
San Francisco, CA 94107

This business is conducted by A Corporation. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 1/1/2013

#### Signed: David Baker

This statement was filed with the County Clerk of San Francisco County on 2/4/2015

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: Jennifer Wong
Deputy County Clerk
2/4/2015

2/12/15 + 2/19/15 + 2/26/15 +

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0362867-00

Fictitious Business Name(s): Vivian J Richardson Group Address

1479 Quesada Avenue, San Francisco, CA 94124 Full Name of Registrant #1 Vivian J Richardson Address of Registrant #1 1479 Quesada Avenue, San Francisco, CA 94124

This business is conducted by **An Individual.** The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 1/5/2015

#### Signed: Vivian J Richardson

This statement was filed with the County Clerk of San Francisco County on 2/3/2015

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: Susanna Chin Deputy County Clerk 2/3/2015

2/12/15 + 2/19/15 + 2/26/15 + 3/5/15

## $\frac{\frac{FICTITIOUS\ BUSINESS\ NAME}{STATEMENT}}{File\ No.\ A-0362687-00}$

Fictitious Business Name(s): Espresso Bar Address 2299 Market Street, Unite A San Francisco, CA 94114 Full Name of Registrant #1 Espresso Bar LLC (CA) Address of Registrant #1 246 Ritch Street, #503 San Francisco, CA 94107

This business is conducted by A Limited Liability Corporation. The registrant(s) commenced to transact business name(s) listed above on 1/27/2015

#### Signed: Theresa Beaumont

This statement was filed with the County Clerk of San Francisco County on 1/27/2015

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: Susanna Chin Deputy County Clerk 1/27/2015

 $\frac{1/29/2015 + 2/5/2015 + 2/12/2015 +}{2/19/2015}$ 

### FICTITIOUS BUSINESS NAME STATEMENT File No. A-0362938-00

Fictitious Business Name(s):
Gamelink
Address
537 Stevenson Street
San Francisco, CA 94103
Full Name of Registrant #1
Eline LP (CA)
Address of Registrant #1

537 Stevenson Street

San Francisco, CA 94103

This business is conducted by **A Limited Partnership.** The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 5/7/2014

Signed: Ilan Bunimovitz

This statement was filed with the County Clerk of San Francisco County on 2/6/2015

Notice: This fictitious name statement expires five years from the date it was filed. A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal, State or Common Law

Filed: Maribel Jaldon Deputy County Clerk 2/6/2015

2/12/15 + 2/19/15 + 2/26/15 + 3/5/15

## FICTITIOUS BUSINESS NAME STATEMENT File No. A-0362368-00

Fictitious Business Name(s): **Heritage Bagco** Address **28 2nd Street 3rd Floor,** 

28 2nd Street 3rd Floor, San Francisco, CA 9415 Full Name of Registrant #1 Marina Cheung Yiu Address of Registrant #1 33 Lycett Circle, Daly City, CA 94015

This business is conducted by An Individual. The registrant(s) commenced to transact business under the fictitious business name(s) listed above on 1/8/2015

Signed: Marina Cheung Yiu

This statement was filed with the County Clerk of San Francisco County on 1/8/2015.

Notice: This fictitious name statement expires five years from the date it was filed A new fictitious business name statement must be filed prior to this date. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the right of another under Federal. State or Common Law

Filed: Jennifer Wong
Deputy County Clerk
1/8/2015

2/12/15 + 2/19/15 + 2/26/15 + 3/5/15

## ABANDONMENT OF FICTITIOUS BUSINESS NAME

STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME File No. A-0359793-00

The registrant(s) listed below have abandoned the use of the fictitious business name(s):

1.) Gamelink LLC Located at 537 Stevenson Street, San Francisco, CA 94103

This fictitious business name was filed in the County of San Francisco on 8/5/2014 under file #A-0359793-00.

Name and address of Registrants (as shown on previous statement)

Full Name of Registrant #1 Ilan Bunimovitz

537 Stevenson Street, San Francisco, CA 94103

This business was conducted by a A LIMITED LIABILITY COMPANY.

Signed: Ilan Bunimovitz

This statement was filed with the County Clerk of San Francisco County on 2/6/2015

Filed: Maribel Jaldon Deputy County Clerk 2/6/2015

2/12/15 + 2/19/15 + 2/26/15 + 3/5/15

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## **Access to Capital**

#### **SMALL & MINORITY BUSINESS**

## SBA Partners with NCUA to Expand Small Business Lending Through Credit Unions

## Joint Announcement with Head of SBA and NCUA Board Chairman to Invest in America's Entrepreneurial Potential

U.S. Small Business Administration (SBA) Administrator Maria Contreras-Sweet and National Credit Union Administration (NCUA) Board Chairman Debbie Matz signed a Memorandum of Understanding (MOU) to invest in America's entrepreneurial potential by expanding the accessibility of small dollar SBA loans from credit unions. By partnering together, the two groups will be able to increase awareness about SBA's loan programs for credit unions and the NCUA.

"A unique aspect of the SBA and NCUA partnership is that SBA small dollar loans do not count against credit unions' business loan cap, so they are well suited to expanding access to these loans. This provides flexibility to credit unions to distribute small dollar loans, increasing access to capital to local economies and enriching the entrepreneurial communities which credit unions serve. Since 2011, the outstanding balance of SBA loans by

credit unions has seen nearly a 50 percent increase - from \$810 million to \$1.2 billion. This signals a growing demand for SBA loan programs. Millions of Americans have used their credit union to finance their car, home or children's education. We want to empower credit unions to finance small business start-ups, too," said Administrator Contreras-Sweet.

This partnership between the SBA and NCUA establishes a commitment to credit unions by helping them unlock their capacity to deliver SBA-guaranteed loans. The SBA is making small dollar loans a top priority in efforts to increase business lending and reach to underserved borrowers. Once a loan is approved, the SBA has a vast network of resource partners such as SCORE, Women's Business Centers (WBCs), and Small Business Development Centers (SBDCs) to offer free counseling and technical assistance to help small business

owners deploy their working capital and grow their businesses and revenues.

"This is a tremendous opportunity for credit unions and small business owners," NCUA Board Chairman Debbie Matz said. "SBA-guaranteed loans made by credit unions provide needed capital for existing small businesses and start-ups that might have difficulty obtaining loans from other institutions. With a significant portion of principal guaranteed by the full faith and credit of the United States government, SBA loans rank among credit unions' safest loans. There is a vast untapped capacity for credit unions to make more SBA loans. This initiative will help us unlock that capacity and put it to work for credit unions, their members and their communities."

An additional benefit of this partnership is that it expands access to capital to encore entrepreneurs, individuals planning to start a business after earlier career endeavors. The average age of credit union members is 47 and the fastest-growing group of entrepreneurs consists of men and women age 50 and above, spurred by the low cost of starting a successful small business in the Internet age.

This MOU boosts access to capital to America's 28 million small businesses and aspiring entrepreneurs. Access to capital is a fundamental pillar in starting and growing a business, therefore this announcement is one of the many ways SBA is bolstering its commitment to America's small businesses and entrepreneurial potential.

As a champion for small businesses, Contreras-Sweet has made it a priority to engage smart, bold, and accessible partnerships to support and elevate our nation's entrepreneurs.

Source: U.S. SBA

## Why Banks Should Support Elizabeth Warren

#### **By: Carl Packman**



Photo credit: Bloomberg News

UNCONVENTIONAL ALLY: Sen. Elizabeth Warren wants to induce more competition in the banking industry and shift to two-tiered regulation — positions that are shared by many community bankers.

There's little love lost between Wall Street and Sen. Elizabeth Warren. But for the vast majority of banks and bankers, Warren is more friend than foe

The Massachusetts senator has been a vocal supporter of community banks, advocating for more challenger banks based in the communities they serve. Smaller institutions, she argues, have a far better understanding of what customers want, and their presence reduces the concentrated power of the so-called 'Big Four' banks.In order to level the playing field, she has recommended a two-tiered, simplified regulatory system that would relieve smaller institutions of unnecessary burdens.

Underlying these policies is Warren's understanding that a more competitive market for financial services works to the benefit of consumers. Back in 2010, she wrote an op-ed pointing out that while community banks take stands against pricing tricks, they often lose ground to larger competitors with less consumer-friendly practices.

In short, what Warren wants is to break up concentrated power in the financial industry and induce more competition and diversity in the marketplace. This works to the benefit of the financial services industry as a whole.

It's also in banks' best interests to support Warren's push for increased consumer protections. For example, Warren has emphasized the need to clean up practices among previously under-regulated payday lenders and debt collectors. Increased oversight of these industries will help prevent Americans from becoming trapped in a cycle of debt, thereby lessening the credit risks that prospective borrowers pose to banks.

Moreover, Warren's populist policies should appeal to us all. The problems of middle-class Americans hardly exist in a vacuum. People with stagnant wages and heavy student debt burdens are less likely to qualify for or pursue mortgages and small business loans. That has an impact on banks' bottom line. Just look at home lending, which fell 36% in 2014 to the lowest levels since 1997.

This issue cannot be reversed while consumers are still feeling the financial pinch. Policies that improve the economic prospects of a majority of Americans will have the added benefit of making them far more attractive to the financial services industry.

Warren suggests that increasing the minimum wage could help take the pressure off American households and increase their spending and saving power. She also recommends refinancing student debt to give young people a fighting chance of be-

Continued on page 13

# President Obama Visits CDFI Fund Financed Community College and Training Center

#### **By: Annie Donovan**

President Obama delivered remarks on our growing economy and steady job growth at Ivy Tech Community College's Corporate College and Culinary Arts Training Center in Indianapolis. The President's visit underscores what is possible if we continue to make investments that increase opportunities for all Americans. The Corporate College and Culinary Arts Training Center was once a vacant building in a low-income neighborhood, and thanks to resources from the U.S. Treasury Department's Community Development Financial Institutions Fund (CDFI Fund) that leveraged private sector investments, this state-of-the-art facility now offers students a chance to gain the skills needed for well-paying jobs in today's workforce.

The Corporate College and Culinary Arts Training Center is a remarkable example of how resources from the CDFI Fund are put to use. Three local community development organizations – the Great Lakes Capital Fund, Local Initiatives Support Corporation Indianapolis, and the city's Indianapolis Development CDE – used more than \$33 million in New Markets Tax Credits allocated from the CDFI Fund to leverage private capital needed to finance this project which opened in 2012. These tax credits helped Ivy Tech Community College purchase and renovate the historic building that now houses Ivy Tech's workforce development, culinary arts, and distance learning education programs, as well as office space for staff.

The CDFI Fund's programs are designed to attract investment to low-income urban and rural communities, and lead to real estate developments, businesses, health care facilities, workforce training centers, and jobs. The capital the CDFI

Fund unlocks makes an enormous difference, which is why President Obama requested \$233.5 million for the CDFI Fund in the Administration's Fiscal Year 2016 Budget. The Budget also proposes permanently extending the New Markets Tax Credit Program at \$5 billion per year and extending the CDFI Bond Guarantee Program through 2017. This funding would bolster the CDFI Fund's efforts to spur economic development and job growth in underserved communities. Further, this request provides essential support to the important and innovative work of organizations that have a proven track record of leveraging private sector investments and CDFI Fund resources to deliver economic growth to communities across the country.

The President's visit today to Ivy Tech Community College's Corporate College and Culinary Arts Training Center highlighted the potential that we can release if we invest in our communities, and it is further proof of the valuable lifelines that the CDFI Fund supports.

#### About the CDFI Fund Vision

The vision of the Community Development Financial Institutions Fund (the CDFI Fund) is to economically empower America's underserved and distressed communities.

#### Mission

The CDFI Fund's mission is to increase economic opportunity and promote community development investments for underserved populations and in distressed communities in the United States.

Annie Donovan is the Director of the Community Development Financial Institutions Fund at the U.S. Treasury Department

Source: http://www.treasury.gov

12 SMALL BUSINESS EXCHANGE FEBRUARY 12, 2015 - FEBRUARY 18, 2015

#### **M C Townsend**

#### Continued from page 2

the Ca.Black Chamber's Council of Chambers in Sacramento, appointed as Chair of Program for the Board of Library Commissioners (Woodland Hills Friends of Library Committee branch). BizFed 2013 Advocacy Co-Vice Chair, BizFed 2012 Nominating Committee vice Chair, and BizFed 2011 Secretary/Treasurer. Currently, she serves as Board Member on the United Chambers of Commerce San Fernando Valley, a member of VICA and VITA. (Valley International Trade Association). She is a Board Director for the Fernando Awards, served on Los Angeles Grand Jury Community Advocacy Committee, serves as Board Director on National African American Drug Policy Council/Wash DC. She was elected in 2011 as the President of the California State Black Chamber's Council of Chambers, a large group of minority chambers serving the entire southern and northern California regions. In 2012, she was appointed to serve as a National Western Region ' woman" - jointly with Congresswoman Emeritus, Dr Diane Watson - on the Women for America Business Issues and voter registration. In 2013, she was reappointed to complete an extended term of four years as President of the CBCC's Council of Chambers, Nominated as 2013 Mentor of the Year, Washington, DC, and recognized as International Woman of the Year/Pilipino Chamber of Commerce. She was voted and profiled by Business Life Magazine as one of the Top 25 most influential Women Professionals for 2014, and was recently appointed to the CBCC's Council of Chambers as 2015 Liaison of Advocacy for Legislative & Community Affairs. Address is: Los Angeles County Business Federation 1000 N. Alameda St., Suite 240 Los Angeles, CA 90012

## **LGBT Business Builder Series**

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chambers, and other resource partners. Businesses will learn how to leverage NGLCC's LGBT-owned business certification and explore opportunities through SBA's suite of services around government contracting, exporting, and other SBA initiatives.

"It is gratifying to know the leadership of the SBA sees the value of LGBT citizens who have wondered for too long how they can also gain a seat at the table. This program will ensure they will understand the value of becoming an LGBTBE and all the SBA resources that are available to them," says Justin Nelson, president and cofounder, NGLCC.

Source: U.S SBA

## Why Banks Should Support Elizabeth Warren

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ing able to sustain their finances and take control of their futures. A heavily over-indebted citizenship has a costly effect on the economy, so we should take bold moves to reduce their number.

Warren's policies aim to put more money in people's pockets and deliver them from unmanageable debt. If people in the U.S. become more prosperous, they will in turn fuel economic growth and investment in areas like housing. Put another way, the confident consumer is a banker's best friend. The changes for which Warren is campaigning would cement that relationship.

Source: American Banker

## A Message from the Executive Director

#### Continued from page 1

likes to imagine itself "color-blind," but which still imprisons a higher percentage of its black citizens than did apartheid South Africa. Just to speak the names of Eric Garner, Michael Brown, Trayvon Martin and Tamir Rice says more about pain and injustice than we should ever need to say.

Issues of race and diversity came bubbling up in unexpected places, from the NBA to Silicon Valley, where the lack of diversity in the booming tech world finally began to get the attention it's long deserved.

On the economic front, we hear more and more about economic recovery – but recovery for whom?

Although unemployment is apparently lower today, job growth has been fueled in part by some workers trading good-paying jobs lost during the recession for lower-paying positions. The typical American family makes less than the typical family did 15 years ago, a statement that hadn't previously been true since the Great Depression.

And the racial wealth gap continues. For every dollar of wealth a white family has, the median Asian family has about 81 cents (a figure that masks pockets of real poverty within some Asian communities), the median Latino family has 7 cents and the median black family has less than 6 cents.

We have much unfinished business to tackle in 2015, but already the media have started leaping ahead to the 2016 election. Based on the coverage, I could rattle off names of a dozen potential presidential candidates and their poll numbers, but barely a single plan for closing the racial wealth gap.

From Washington, there's good news and bad news. The wave of publicized police shootings of young men of color seemed to spur the Obama administration to pay a bit more attention to racial inequities, and the president finally took long-awaited positive action on immigration. In addition, we see a President and FCC willing to do more the close the persistent digital divide in our country. On the other hand, we have a new Congress that seems determined to undo what progress has been made in recent years, such as dismantling Obamacare and weakening the Consumer Financial Protection Bureau.

That's why the progress we make in California continues to be more important than ever. California continues to lead the way in implementation of the Affordable Care Act even as we prod Covered California to do better, set new standards for supplier diversity that brings jobs and opportunity to communities of color – with a friendly shove from our annual Supplier Diversity Report Card – and pioneer enlightened clean energy policies that simultaneously fight climate change and uplift our communities with jobs and investment. We also recently witnessed one of our very own Academy alumni members, The Honorable Leondra Kruger, get appointed to the California Supreme Court.

It's never been more important to keep building "Greenlining" models that demonstrate to the nation that racial equity is good for everyone, and that redlining hurts us all. We look forward to working with you to build a nation where race is never a barrier to economic opportunity and communities of color thrive.

May you have a great 2015!

Source: The Greenlining Institute

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