

SMALL BUSINESS

EXCHANGE NORTHEAST

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Profit with Honor: The Higher Rewards of MWDBE Good Faith in Outreach and Work

By Leslie McMillan

To borrow a phrase from eminent scholar Daniel Yankelovich, who himself adapted it from the most eminent source—profit with honor is essential to healthy enterprise. The author of *Profit with Honor: The New Stage of Market Capitalism* (Yale University Press, 2006) urges businesses to aspire to higher ethical ground in their values and practices, to their own benefit and that of society generally.

Mr. Yankelovich writes, “In this book, I use the term *stewardship ethics* to convey the commitment to care for one’s institution and those it serves in a manner that responds to a higher level of expectations. In the chapters that follow, I elaborate how the ethical commitments of corporate cultures are directly related to the social, political, and economic structures of the larger society. If our corporations can upgrade their ethical norms to the level of stewardship ethics, this achievement will also strengthen the ethical values of our society.”

Although Mr. Yankelovich’s book does not directly address the realm of diversity contracting and procurement, its principles can reward all of the partners—small businesses, large contractors and suppliers, agencies, and the public.

Agencies do have valid moral, social, and economic reasons to establish goals for greater government contract participation by small businesses owned by minorities, women, or disadvantaged entrepreneurs. Putting the ideals

into practice requires honest commitment and perseverance in the hearts, minds, and actions of everyone involved in the process.

As Mr. Yankelovich observes regarding the wider subject of ethical business pursuits, “Laws and regulations by themselves do not ensure compliance. One of the most prominent features of the scandals is gaming the system—finding clever ways of circumventing the rules and regulations. . . . The key to successful reform is to combine regulations and norms in such a way that they mutually support each other in encouraging companies (and gatekeepers) to do the right things, not the wrong ones. . . . Norms are social values—the unwritten rules that dictate what sorts of behavior are acceptable or unacceptable.”

During more than thirty years of MWDBE enactments throughout all levels and structures of government in America, the term *good faith effort* has gained crucial significance. It has become sacrosanct in awarding and fulfilling contracts.

Yet even the sacred can be obscured by layers of rules and practices. Let’s get to the heart

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To Celebrate Martin Luther King Jr.’s Birth Is to Dare to Emulate His Life and Priorities

By Marie Sheahan Brown

Courage is an inner resolution to go forward despite obstacles; Cowardice is submissive surrender to circumstances. Courage breeds creativity; Cowardice represses fear and is mastered by it. Cowardice asks the question, is it safe? Expediency asks the question, is it politic? Vanity asks the question, is it popular? But conscience asks the question, is it right? And there comes a time when we must take a position that is neither safe, nor politic, nor popular, but one must take it because it is right.
—Martin Luther King Jr.

A Google search of the direct quote of the first line yields about 869 results in 0.27 seconds. Remove the quotation marks and about 67,800 results appear in 0.23 seconds.

A lot of people admire this quote—at least the first line—and use it to make a case. How many have been willing to put their lives literally on the line? Probably some have.

Aaron Couch’s article in *The Christian Science Monitor* of April 4, 2011, makes clear Dr. King’s priorities:

“Forty-three years ago Monday, the Rev. Martin Luther King Jr. was assassinated in Memphis, Tennessee. He was there to support a garbage collectors’ strike, and on the night before his death gave what would be his

final sermon. Amid the call for African Americans to boycott businesses that mistreated workers, he delivered a sermon, without notes, that focused on his life and disavowed any concern that he might be killed for his role in the fight for civil rights.

“‘Like anybody, I would like to live a long life. Longevity has its place. But I’m not concerned about that now,’ the Rev. Mr. King said that evening. ‘I’ve seen the promised land. I may not get there with you. But I want you to know tonight, that we, as a people, will get to the promised land!’”

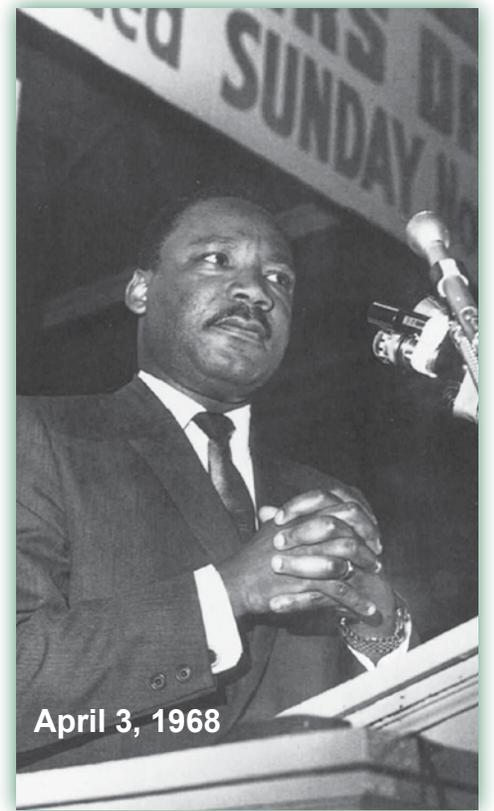
Mr. Couch’s article continues: “Now known as ‘I’ve Been to the Mountaintop,’ the sermon was called King’s ‘most apocalyptic’ by King scholar James Washington. It was not the first time King had spoken publicly about his possible early death, though those close to him say King certainly did not expect the April 3 sermon to be his last.

“‘He always knew some speech would be his last,’ wrote Andrew Young, who was with King in Memphis. ‘Was he afraid? Not on your life!’

“King had received death threats for years and had already survived one assassination attempt,” Mr. Couch writes. “In 1958, a black woman who apparently suffered from mental illness stabbed him at a book signing, nearly killing him. In its report on the incident, *The New York Times* wrote, momentarily, that the wound was so severe that King would have died had he sneezed.

“In his last sermon, King reflected on that experience, recalling that a ninth-grade girl wrote him afterward to say she was glad he hadn’t sneezed. King used that experience to reflect on his career and the civil rights movement.

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Advancing the Dream

I HAVE A DREAM
MARTIN LUTHER KING, JR.



The Publisher

“The pathfinder is without a path,” William Breault, SJ, once wrote to a friend. And, “She who rows the boat has her back to the future.”

Many small business owners choose the adventurous insecurity of advancing into the unknown with a wagonload or boat full of dreams and ideas, skills, good values, hope, toughness, fairness, persistence—in a word, gumption. They carry the pioneer zest that loses tang working for someone else.

Only a century ago, parts of the West still qualified as pioneer territory. One day in 1912, a cowboy-accountant who lived in a large city and managed the money for a railroad came home ebullient. He announced to his wife, “Well, Daisy, I’ve just traded houses and all the furniture” with a man from a newly incorporated town in the next state. Daisy scowled at Ed but went along.

A railroad connection and an irrigation canal had just reached that high-desert town. The new community needed men and women who liked hard work and fun, who could tough it out while helping to build the infrastructure, who would lend a hand to neighbors in bad weather, who didn’t mind living in tents while saving up money and lumber to build their own houses.

Entrepreneurs started businesses that other people needed. Daisy and Ed owned a successful creamery, buying and processing raw milk from the many local dairy farmers and selling kitchen-ready products to townspeople without cows.

One of the first businesses was a printed weekly newspaper that faithfully chronicled the town’s events and issues. Large bound volumes carry the history of the community. That paper still publishes weekly.

Business owners in this small town hired people not inclined to run their own businesses but who were valued nonetheless as essential members of the team. In a small town where everyone knows what’s going on, being a good, fair employer makes good business sense.

Times change in America all the time. The remnants, at least, of an ethos endure. Elections, politicians, and policies come and go. A resilient populace looks clear-eyed at all of these things and assesses its own zest level.

When needed, the best of America is ready to trade houses and all the furniture, to tread a new path, to row into uncertain brightness.

Qualities of a Restless Pioneer Who Helped Make America

By Marie Sheahan Brown

Tall, strong, tender, smart, wise, a fiddler and singer, a farmer, a hunter and provider, a builder and craftsman, a wanderer, a loving husband and father, a good friend and citizen, and more—he was “Pa.” He was Charles Phillip Ingalls, with dark unruly hair and blazing blue eyes.

This father of a famous daughter who made *him* famous was born on January 10, 1836, in Cuba, New York, a small town about seventy-four miles southeast of Buffalo. Charles’s father, Lansford Whiting Ingalls, was born in Canada; his mother, Laura Louise Colby Ingalls, in Vermont. They had nine children, Charles being second eldest.

In the 1840s, the Ingalls family moved to the prairies of western Illinois. Charles later migrated to northern Michigan, where in 1860 he met and married Caroline Lake Quiner—“Ma.”

Charles and Caroline had five children. Laura, second eldest, was born in 1867 in a small log cabin in the “Big Woods” seven miles north of Pepin, Wisconsin.

Not until the 1930s did Laura Ingalls Wilder, in her mid-sixties, begin writing the perennially beloved “Little House” books. This passage from *Little House in the Big Woods* captures qualities of the books and of her father:

The Deer in the Wood
The grass was dry and withered, and the cows must be taken out of the woods and kept in the barn to be fed. All the bright-colored leaves became dull brown when the cold fall rains began.

There was no more playing under the trees. But Pa was in the house when it rained, and he began again to play the fiddle after supper.

Then the rains stopped. The weather grew colder. In the early mornings everything sparkled with frost. The days were growing short and a little fire burned all day in the cookstove to keep the house warm. Winter was not far away.

The attic and the cellar were full of good things once more, and Laura and Mary had started to make patchwork quilts. Everything was beginning to be snug and cosy again.

One night when he came in from doing the chores Pa said that after supper he would go to his deer-lick and watch for a deer. There had been no fresh meat in the little house since spring, but now the fawns were grown up, and Pa would go hunting again.



Pa had made a deer-lick, in an open place in the woods, with trees near by in which he could sit to watch it. A deer-lick was a place where the deer came to get salt. . . . Pa had made one by sprinkling salt over the ground.

After supper Pa took his gun and went into the woods, and Laura and Mary went to sleep without any stories or music.

As soon as they woke in the morning they ran to the window, but there was no deer hanging in the trees. Pa had never before gone out to get a deer and come home without one. Laura and Mary did not know what to think.

All day Pa was busy, banking the little house and the barn with dead leaves and straw, held down by stones, to keep out the cold. The weather grew colder all day, and that night there was once more a fire in the hearth and the windows were shut tight and chinked for the winter.

After supper Pa took Laura on his knee, while Mary sat close in her little chair. And Pa said:

“Now I’ll tell you why you had no fresh meat to eat today. When I went out to the deer-lick, I climbed up into a big oak tree. I found a place on a branch where I was comfortable and could watch the deer-lick. I was near enough to shoot any animal that came to it, and my gun was loaded and ready on my knee.

“There I sat and waited for the moon to rise and light the clearing.

“I was a little tired from chopping wood all day yesterday, and I must have fallen asleep, for I found myself opening my eyes.

“The big, round moon was just rising. I could see it between the bare branches of the trees, low in the sky. And right against it I saw a deer standing. His head was up and he was listening. His great, branching horns stood out above his head. He was dark against the moon.

■ Continued on page 7

Small Business Voices

Editor’s note: Dr. Renée Sacks, the dynamic leader of Sacks, specializes in communications, consulting, and events—with a particular focus on the MWDBE world. Small Business Exchange Northeast receives frequent announcements of major events facilitated by Sacks, and we have been impressed by the seamless operation of those we have attended. The following email communication from Sacks recently arrived.



To the SBE-NE Editor:

Sacks is proud to announce its new address effective November 13th! You can expect more of the high-quality, signature work that Sacks is known for, all from our new flagship office in Midtown Manhattan. We invite you to call us, email us, or visit us to learn more!

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Minority Media Cornerstone Award

Northern California
Bay Area Contract Compliance Officers
Champions of Diversity, 25 Years

SF African American Historical Society
2014 Black History Month Award

Southern California
Black Business Association
Outstanding Entrepreneur
Los Angeles Mayor’s Advisory Board
Outstanding Achievement as a
Vendor/Supplier
National Association of Minority Contractors
Minority Business Advocate of the Year

EDITORIAL POLICY—Small Business Exchange Northeast is published monthly.

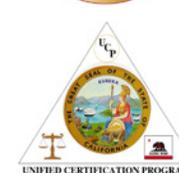
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Kiewit – Weeks – Massman

KWM

Goethals Bridge Replacement

Goethals Bridge Replacement Project
Port Authority of New York and New Jersey

CONSTRUCTION DBE OPPORTUNITIES

The Goethals Bridge Replacement Project is a design-build project for the Port Authority of New York & New Jersey (the Authority). The project will replace the existing Goethals Bridge which spans the Arthur Kill River on I-278 connecting Elizabeth, New Jersey, and Staten Island, New York. The existing bridge, built in the 1920s, will be replaced with a dual span and the original bridge demolished. It is anticipated that the bridge will carry approximately 14 million vehicles eastbound annually.

Kiewit-Weeks-Massman, AJV (KWM) has been selected by the Authority to design and build the new Goethals Bridge. KWM is committed to providing a world class project for the people of New York and New Jersey. As part of their mission, KWM is also committed to providing meaningful employment opportunities for hundreds of construction individuals in the region, with particular outreach to the DBE community, and desires to meet or exceed federal requirements for diversity on this important construction project. If your DBE firm would like to apply to participate in this project, please use our website as a resource, www.goethals-kwm.com.

KWM VENDOR SOLICITATION LOG

All companies that fill out a Contractors Questionnaire will be added to our Vendor Solicitation Log which KWM uses for upcoming subcontract opportunities. If you would like to fill out a Contractors Questionnaire, please go to our website and visit the "Partnering" tab.

PARTNERING OPPORTUNITIES

- Travis Spur Rail Bridge Replacement
- Security and Anti-Climb Fence on New Bridge Shared Use Path
- Electrical Conduit, Wire, Enclosures, and Fittings
- Permanent Concrete Traffic Barriers
- PPC Bridge Deck Overlay
- Right of Way Security Fence
- Galv Steel Tube Rail on Concrete Barrier
- Galv Steel Pedestrian Railing on Shared Use Path of New Bridge
- Landscaping/Seeding
- Pipe Supports Fabrication and Delivery
- Miscellaneous Metals Supply

Check our website for periodic updates on partnering opportunities!

MWDBE BONDING, LINES OF CREDIT, AND INSURANCE ASSISTANCE

For assistance in obtaining bonds, lines of credit, and/or insurance for this project, please visit our website or contact Anne at KWMdivcontracting@kwmjv.com for more information.

Project Office: 137 Bayway Avenue • Elizabeth, NJ 07202 • KWMdivcontracting@kwmjv.com
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SKANSKA

SKANSKA KOCH INC.

IS SOLICITING BIDS FROM DBE SUBCONTRACTORS AND SUPPLIERS CERTIFIED WITH THE NEW YORK CITY DEPARTMENT OF TRANSPORTATION

Emergency Contract for Restoration of the Electrical and Mechanical Systems for Twelve Movable Bridges
NYCDOT Contract No: SANDHB002

This contract involves the rehabilitation of twelve (12) movable bridges for the New York City Department of Transportation that were damaged due to surge tides and high winds from Hurricane Sandy. The electrical and mechanical systems were exposed to salt water and damaged, and must be repaired and/or replaced as part of this contract. These bridges are located over navigable waterways and the movable spans need to operate properly in accordance with US Coast Guard requirements. Besides the rehabilitation of the mechanical and electrical systems, the work also includes the replacement of submarine cables, the installation of temporary drives to operate the spans while the mechanical and electrical systems are being repaired, as well as the performance of bridge operations and maintenance of the bridges during the construction.

Subcontracting opportunities include but are not limited to electrical, plumbing, asbestos removal, marine, HVAC, engineering, trucking, janitorial, office supplies, fence, flood barrier, generators, electrical supplies, and MPT. Please see contract documents for further opportunities.

Interested firms please contact John Papagiannakis at Skanska Koch Inc., john.papagiannakis@skanska.com



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SBE's targeted distribution reaches DBE, SBE, DVBE, MBE, WBE, LBE, and OBE firms that match the trades and goods you need.
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SBE OUTREACH SERVICES

With over 1.6 million businesses in our active database—the country's largest non-public diversity database—SBE sets the professional standard for diversity outreach across the nation. For three decades, we have served small businesses, prime contractors, and agencies—with proven results.

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Call for more information: 800-800-8534



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Is seeking DBE firms for Subcontract Opportunities

on the **NEW NY BRIDGE PROJECT**

OWNER: NEW YORK STATE THRUWAY AUTHORITY

Located in Westchester & Rockland Counties, New York

Subcontract opportunities are primarily available for construction firms, however several support service opportunities also exist.

All interested firms, including DBEs, must register with TZC through the following website to be considered:

www.TappanZeeConstructors.com

TZC Vendor Database

All registered vendors will be added to the **TZC Vendor Database**, which TZC uses to seek DBE firms for every Subcontract Opportunity.

Technical Review Meetings

Will be held by TZC with DBE firms as needed on key scopes of work where TZC will be seeking pricing from the subcontractor community. Technical Review Meetings are designed to help DBEs prepare for upcoming contract opportunities by providing summary level information on scope requirements and to address any questions. All DBEs are encouraged to register with TZC at www.TappanZeeConstructors.com to receive information on how to participate in future Technical Review Meetings.

Bonding, Lines of Credit, Insurance Support Services

TZC is willing to assist all DBE subcontractors and suppliers in obtaining access to bonds, lines of credit, and insurance. Please email your request for assistance to DBETeam@TZC-LLC.com.

Main Project Office: 555 White Plains Road, Suite 400 • Tarrytown, NY 10591



**Skanska-Kiewit-ECCO III JV
Invitation to All DBE Firms and Local Businesses**



KOSCIUSZKO BRIDGE PROJECT

Skanska-Kiewit-ECCO III JV invites all firms that are New York State certified Disadvantaged Business Enterprise and local Queens and Brooklyn businesses to submit proposals for the Kosciuszko Bridge Project.

If you are interested in bidding on this project, please contact SKE JV's Outreach Coordinator: Julia.Maxwell@skanska.com



A Very Big Company

**An Enormous Bridge Contract 7
Complete Renovation
State DOT Contract 7, No: 1234567
Bid Date: April 1, 2015**

INVITATION TO BID

**Sub-Bids Requested from Qualified
DBE, MBE, WBE, SBE
Goal: 20%**

A Very Big Company is interested in soliciting in Good Faith all subcontractors as well as certified D/M/W/SBE companies for this project. A typical ad will include any other text A Very Big Company provides. To a Northeast prime contractor wondering about the effectiveness of these advertisements in SBE's newspapers mailed to targeted audiences: Consider that in each 16-page weekly issue of Small Business Exchange's California newspaper more than a dozen prime contractors regularly place one or more Sub-Bid Request advertisements in our print editions.

Quotes requested for contractors, suppliers, and service providers include, but are not limited to:

Subcontracting: Asbestos Removal/Remediation, Bridge Construction, Many Other Trades Starting with Letters B through H, Landscaping/Streetscaping, Very Many Other Trades Starting with Letters L through P, Rebar Installation, Roadway Construction, Signage, Signals, A Bunch More Trades Starting with Letter S, Utilities, Water Treatment and Disposal, Striping, Whew!

Instructions for Bidders: For information on Plans and Specs and/or to receive an Invitation to Bid, please submit your information to J.Greengiant@AVBC.com.

**Interested and Qualified Firms Please Contact
A Very Big Company**

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**INVITATION TO BID
Springfield along I-91: Rehabilitation of
Viaduct Bridge No. S-24-061 (Steel)
MassDOT 607731
Location: Springfield, Massachusetts
Subcontractor Quotes Due: February 20, 2015**



All subcontractors and other firms, including those who are certified as a **DBE**, are encouraged to respond to this invitation. Interested parties should contact Tom Pyle at tpyle@jfwhite.com or visit <http://www.jfwhite.com>.

WORK INVOLVED: Steel Erection, Miscellaneous Metals, Paving, Bridge Painting, Electrical, Traffic Control, Utility Relocations, Site Work, Waterproofing, Concrete, Resteel, Bridge Joints, Line Striping, Environmental, Precast Concrete, Landscaping/Erosion Control, Fence and Guardrail, Rail Materials, Bridge Demolition, Precast Deck Panels, Others are in development.

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SKANSKA

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**IS SOLICITING BIDS FROM DBE SUBCONTRACTORS AND SUPPLIERS
CERTIFIED WITH THE NEW YORK CITY DEPARTMENT OF TRANSPORTATION**

**Rehabilitation of the Fender System and West 155th Street Viaduct
of the Macombs Dam Bridge over the Harlem River
NYCDOT Contract No: BRX287S
Bid Date: January 30, 2015**

The proposed reconstruction work falls into two categories: rehabilitation of the West 155th Street Viaduct, and rehabilitation of the fender system.

West 155th Street Viaduct Rehabilitation

The rehabilitation includes rehabilitation or replacement of some components, including floorbeams, ends of girders, girder bearings, columns, column bracing, and anchor bolts. Temporary supports will be required for the replacement of floorbeams, girder ends, columns, and bearings. Components that are replaced will be reconstructed in kind to the extent possible, with the new members built up from bars, plates, and angles that are similar to the original construction, so that the new components will be virtually indistinguishable from original components, with the exception that the new components will be constructed with bolts and not rivets. The roadway and sidewalk joint seals require replacement, and the sidewalk joint cover plates require modification.

Fender Rehabilitation

The existing fender consists of timber cribbing filled with loose stone, and the loose stone is underlain by bedrock. The rehabilitation work shall consist of placing sand-cement grout within the stone filled timber crib fender so that water is displaced and voids are filled with sand-cement grout. The grout will bond the timber and stone into a solid mass to stabilize the structure.

Subcontracting opportunities include but are not limited to demolition, rebar, concrete, structural steel fabrication and erection, bearings, bridge joints, removal of structural concrete, drilling and grouting, concrete coring, removal of steel, pavement marking, and MPT. Please see contract documents for further opportunities.

Interested firms please contact John Papagiannakis at Skanska Koch Inc., john.papagiannakis@skanska.com



Eno Study: The Life and Death of the Highway Trust Fund

By Paul Lewis, Eno Center

The challenge of how to fund the federal surface transportation program in the United States has frustrated policy makers and analysts for over a decade. While it might seem to be the most obvious solution, raising the gas tax has faced insurmountable political barriers despite broad industry support. As the value of the gas tax has continued to fall and the trend of infusing the Highway Trust Fund (HTF) with general funds has become the norm, the Eno Center for Transportation took a critical look at the program to determine if there were viable alternative methods for sustainably funding the federal surface transportation contribution in the United States.

On December 3, Eno released the report *Life and Death of the Highway Trust Fund* at the National Press Club in Washington, DC. The report is the result of an effort to evaluate the rationale behind the HTF and confirm and debunk concerns about moving away from a trust fund structure.

The paper also draws on lessons from peer nations around the world to see how they have been able to sustainably fund their transportation programs at the federal level. Intended to provoke

discussion, the research demonstrates that there are other viable ways fund core long-term investment programs, and that using general funds for all or some of the program might offer the ability to move to improved investment decisions.

President and CEO Joshua Schank presented the report's findings. Following his presentation, a panel of experts, which included Emil Frankel (senior fellow, Eno); Susan Binder (senior associate, Cambridge Systematics); Jeff Davis (publisher and editor, *Transportation Weekly*); Bud Wright (executive director, American Association of State Highway and Transportation Officials); and Bill Ankner (principal, Transportation Solutions), engaged in a lively discussion.

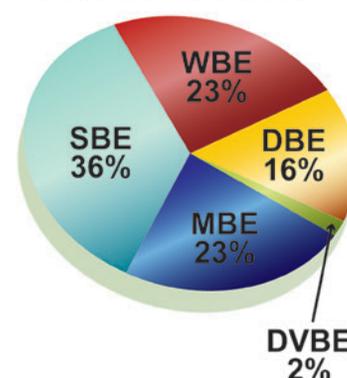
Though panelists agreed that the paper was a useful contribution to the debate, not all agreed with the idea that a move away from the HTF would be a good solution. Binder began the panel discussion by stating that the best policy would be to strengthen the HTF and work within the structure that has served the US since its inception in 1956. Wright agreed that the fuel tax, over the long run, would not be the most useful revenue source. He argued, however, that for the short and medium term the gas tax provides reliable funding for the industry. He mentioned that several states, including Wyoming, have reinforced their user-pay system by recently increasing their dedicated gas taxes.

Davis countered and said the reason the HTF has existed for so long is the same reason that all temporary funding mechanisms remain: inertia. He indicated there could be several other ways of achieving what the HTF does and began a discussion of what a hybrid general fund/trust fund program would look like from a budgetary perspective. Ankner built on Davis's suggestion, posing the possibility of dedicated income taxes to feed into a mode-neutral transportation trust fund as an improvement over the current system.

www.enotrans.org/wp-content/uploads/wpsc/downloadables/Highway-Trust-Fund2.pdf

Source: Eno Center for Transportation

**AUDIENCE PROFILE
Small Business Exchange Northeast**



When in the course of human events, it becomes necessary for one people to dissolve the political bands which have connected them with another, and to among the powers of the earth, the separate and equal station to which the Laws of Nature and of Nature's God entitle them, a decent respect to the opinions of mankind requires that they declare the causes which impel them to the separation. We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness.—That whenever any Form of Government becomes destructive of these ends, it is the Right of the People to alter or to abolish it, and to institute new Government, laying its foundation on such principles and organizing its powers in such form, as to them shall seem most likely to effect their Safety and Happiness. Prudence, indeed, dictates that Governments long established should not be changed for light and transient causes; and accordingly all experience hath shewn, that mankind are more disposed to suffer, when

Public Legal Notices



CITY AND COUNTY OF SAN FRANCISCO DEPARTMENT OF PUBLIC WORKS

Contract No. 3058V (ID No. FCP15025) UNION SQUARE ADA ENHANCEMENT

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until **2:30 pm on 01/28/2015**, after which they will be publicly opened and read. Digital files of bid documents, planholders 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 nonrefundable \$15.00 fee paid by cash or check to "San Francisco Public Works." Please visit the DPW's Contracts, Bid Opportunities, and Payments webpage at www.sfdpw.org.

The work to be done under this contract is located at 333 Post Street, San Francisco Union Square and consists of selective demolition, new granite and concrete paving, metal work, electrical, related waterproofing, and all appurtenant work in accordance with drawings and specifications. The time allowed for completion is 235 consecutive calendar days. The engineer's estimate is approximately \$544,000. Contact the project manager, Paulina Araica, at 415-581-2558.

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 basis. Progressive payments will be made. 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 **16% LBE**. Call Finbarr Jewell at 415-554-8360 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 **January 14, 2015, at 9:30 am** in the Electrical Conference Room, 30 Van Ness Avenue, 5th Floor, San Francisco. For information on the City's Surety Bond Program, call Jennifer Elmore at (415) 217-6578.

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

Class "A" license required to bid.

In accordance with SFAC Chapter 6, no bid is accepted and no contract in excess of \$400,000 is awarded by the City and County of San Francisco until such time as the general manager of the Recreation and Park Department recommends the contract for award, and the Recreation and Park Commission then adopts a resolution awarding the contract. 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.

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

**CNS-2704060#
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The public legal notice on this page is one of many recently running in Small Business Exchange publications in California. We include it as an example for Northeast governments, agencies, universities, institutions, and organizations to consider.



Please explore our website page at this direct link: http://www.sbenortheast.com/database/bid_database/

These are **samples** of bid opportunities from federal, state, or local jurisdictions in four categories: construction, architectural/engineering, business services, or commodities. Bid site link updates are available in electronic format. (See Subscription Form on Page 12.)

CONNECTICUT

EDUCATIONAL GAMES AND TOYS
Location: Agencies throughout Connecticut
Respond By: 2/19/15
Ref #: 14PSX0329
Pre-Bid Conf:
NAICS:
License Req:
Description: Available through electronic services
Owner: Connecticut Department of Administrative Services
Contact: Jill Belisle, jill.belisle@CT.gov, 860-713-5149, fx860-622-2912

Ref #: 604553
Pre-Bid Conf:
NAICS:
License Req:
Description: Available through electronic services
Owner: Massachusetts Highway Division
Contact: Thomas Currier, 857-368-9348, Thomas.Currier@dot.state.ma.us

Description: Available through electronic services
Owner: New Jersey Department of Treasury, Division of Pensions and Benefits
Contact: <http://ebid.nj.gov/QA.aspx>

VERMONT

WESTMINSTER PUBLIC SAFETY FACILITY
Location: Westminster, Vermont
Respond By: 2/4/15
Ref #:
Pre-Bid Conf:
NAICS:
License Req:
Description: Available through electronic services
Owner: Vermont Department of Buildings and General Services
Contact: Natalie Dowling, 802-828-2215, fx802-828-2222, natalie.dowling@state.vt.us

MAINE

SCHOOL-BASED OBESITY PREVENTION
Location: Various school districts in Maine
Respond By: 2/3/15
Ref #: 201412883
Pre-Bid Conf:
NAICS:
License Req:
Description: Available through electronic services
Owner: Maine Department of Health/Human Services
Contact: Judith Angsten, judith.angsten@maine.gov

NEW HAMPSHIRE

BACK OFFICE SYSTEMS TO SUPPORT ELECTRONIC TOLLING, VIOLATION PROCESSING
Location: Various toll facilities in New Hampshire
Respond By: 2/13/15
Ref #: DOT 2015-068
Pre-Bid Conf:
NAICS:
License Req:
Description: Available through electronic services
Owner: New Hampshire Department of Transportation
Contact: John Corcoran, jcorcoran@dot.state.nh.us

NEW YORK

700/800 MHZ BUS RADIO SYSTEM
Location: Throughout bus transit system, New York City, New York
Respond By: 2/3/15
Ref #: W-32366
Pre-Bid Conf:
NAICS:
License Req:
Description: Available through electronic services
Owner: MTA New York City Transit
Contact: Umberto Gelsomini, 656-252-6237, umberto.gelsomini@nycct.com

See Page 12 to subscribe to bid site link updates in categories of your choice

MASSACHUSETTS

ROUNABOUT CONSTRUCTION ON ROUTE 8
Location: Friend and Renfrew, Adams, Massachusetts
Respond By: 2/10/15

NEW JERSEY

HEALTH BENEFITS ENROLLMENT PROCESSING (SMALL BUSINESS CONTRACTOR SET-ASIDE)
Location: Trenton, New Jersey
Respond By: 2/11/15
Ref #: 2015-X-23140
Pre-Bid Conf:
NAICS:
License Req:

RHODE ISLAND

MAIN STREET BRIDGE REPAIRS (INCLUDES DBE REQUIREMENTS)
Location: Pawtucket, Rhode Island
Respond By: 2/12/15
Ref #: 14-084
Pre-Bid Conf:
NAICS:
License Req:
Description: Available through electronic services
Owner: City of Pawtucket, Rhode Island
Contact: Andrew Silvia, 401-728-0500

For a \$60 annual price, subscribers will receive:

- A printed copy of our monthly Small Business Exchange Northeast newspaper sent by first-class mail
- A digital copy of each monthly newspaper
- Our extra Small Business Exchange Northeast digital edition that includes one informational article and all current sub-bid requests and other advertisements
- Access to our expanding clickable trapline of Northeast bid and procurement site links



Management: Finding the Time to Learn New Things

By Odette Pollar

“Now that my company is letting employees invest some of our 401(k)s, I really ought to learn more about financial matters.” Pick up the financial pages in your local paper or listen to radio programs and this sea of new terms washes over you. Stocks, bonds, annualized yield, covered calls, APR, net earnings, options. You are bombarded with language and terms that you not only don’t understand, but find truly alien. Your anxiety level rises. How are you supposed to learn all this in order to make intelligent decisions?

Continuous learning is the new trend, whether that is technology, finances, course work, or changing work procedures. When faced with new-to-you issues, it can be difficult to admit to not understanding things that seemingly “everyone else does.” Not knowing can feel like being out-of-control. Children love the unknown and find learning new things fun and exciting. They don’t mind making mistakes or coming up with a close approximation. Adults, on the other hand, who are concerned with ego, position, and self-respect, often find unfamiliar territory uncomfortable. The issue for others is simply a time crunch—who has months available to study the new tax code?

Here is a strategy for reducing the anxiety associated with new or complex information.

There are ways to break down the “newness” so that you can begin to grasp and internalize the information. The first thing to do is not panic at the volume. Think about your learning as a curve plotted on a graph. Give yourself a time frame for grasping basic concepts. For example, in six months you will have an entry level understanding of what goes into a financial plan. The next chunk to tackle might be how to manage debt/savings/investment.

Begin to read about financial issues. Subscribe to one magazine, journal, or newsletter on the subject that you are interested in. Resist the temptation to subscribe to six or eight. Initially, make sure you read one thoroughly and then add more when you are ready. Also, you will be better able to make an informed decision about which additional journals to subscribe to.

Each week, learn one new piece of information, such as what are stocks and how are they created.

Talk to clients, colleagues, and friends about financial matters. Learn what they are interested in and how they invest funds. (This does not mean do what they do! You must make your own decisions.) Ask them for referrals to books or other information that will help you learn and grow. Do not be afraid to ask for definitions of unfamiliar terms they are using.

Plan to read one book each month related to investments. Be sure to choose a book that provides clear and easy-to-understand information

in a way that you can grasp. As a beginning learner, you want an introductory overview. As you progress to the fifth or sixth month in this cycle you will understand more and be able to identify where you want more in-depth information.

Most areas of endeavor have hobby groups, investment or users groups, or assemblies of interested parties. Join one and you will find yourself learning even more quickly than solo study. Not only do you have an opportunity to meet people with similar interests, you will be provided with a variety of perspectives from which to learn.

Join a mock investment group. There are clubs on the World Wide Web where people buy and sell fictitious stocks. This is a safe and inexpensive way to learn before committing your hard-earned dollars. If you have children, some school teachers run these types of projects in class. Join in. If you have friends who are also interested in learning, get together and create a mock portfolio, and follow the fortunes of the companies. As you become more comfortable, you may choose to join a real investment club.

Attend trade shows, conferences, or seminars in your interest area. That is a great way to learn about peripheral information, and trade shows often have free admission which can be quite attractive. If your interest is in an area useful to your job, some of these

options may be supported or reimbursed by your company.

Keep in mind that you are very capable of learning new things. Take it slow and break it into small easy-to-absorb pieces. When the project becomes too daunting, just concentrate on a smaller portion and keep moving forward. Other people who seem so much more skilled simply started learning before you did, but they went through the same steps you are now taking.

Odette Pollar is a nationally known speaker, author, and consultant. President of the management consulting firm Smart Ways to Work, based in Oakland, California, her most recent book is Surviving Information Overload. Email Odette to share your comments, questions, and suggestions: odette@SmartWaysToWork.com.



Dr. King . . .

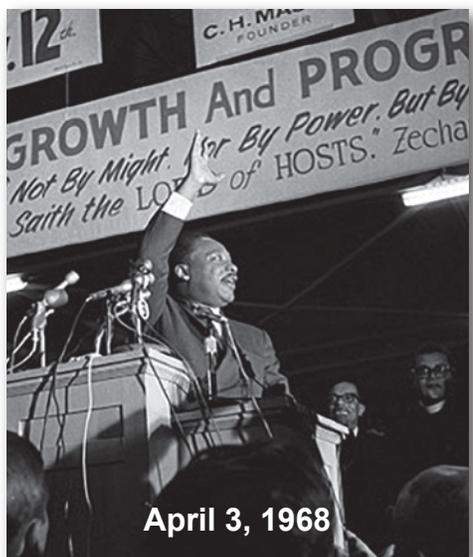
Continued from page 1

“I too am happy that I didn’t sneeze. Because if I had sneezed, I wouldn’t have been around here in 1960, when students all over the South started sitting-in at lunch counters,” said King. ‘If I had sneezed, I wouldn’t have been here in 1963, when the black people of Birmingham, Alabama, aroused the conscience of this nation, and brought into being the Civil Rights Bill. If I had sneezed, I wouldn’t have had a chance later that year, in August, to try to tell America about a dream that I had had.’

“After the sermon, King took his seat. His friend Benjamin Hooks recalled that King’s words had elicited surprising emotions in both listeners and speaker.

“To my surprise, when I got a little closer, I saw tears streaming down his face,” Mr. Hook said in a speech a decade later. ‘Grown men were sitting there weeping openly because of the power of this man who spoke on that night.’”

<http://www.csmonitor.com/USA/2011/0404/In-last-speech-Martin-Luther-King-Jr.-not-concerned-about-early-death>



Arizona DOT Joint Task Force Research

The Joint DBE Task Force convened by the Arizona Department of Transportation released this state survey information on July 22, 2014

State	DBE Goal	Race Conscious	Race Neutral	Race Conscious or Race Neutral
Alabama	8.23%	2.69%	5.55%	Race Conscious and Race Neutral
Alaska	10.82%	5.73%	5.09%	Race Conscious and Race Neutral
Arizona	7.76%	5.08%	2.68%	Race Conscious and Race Neutral
Arkansas	8.37%	5.93%	2.44%	Race Conscious and Race Neutral
California (Caltrans)	12.50%	9.50%	3.00%	Race Conscious and Race Neutral
Colorado	10.25%	6.10%	4.15%	Race Conscious and Race Neutral
Connecticut	10.70%	6.20%	4.50%	Race Conscious and Race Neutral
DC	18.00%	12.00%	6.00%	Race Conscious and Race Neutral
Delaware	19.43%	9.72%	1.71%	Race Conscious and Race Neutral
Florida	8.60%	0.00%	8.60%	Race Neutral
Georgia	15.00%	10.00%	5.00%	Race Conscious and Race Neutral
Hawaii	53.43%	45.83%	12.93%	Race Conscious and Race Neutral
Idaho	7.40%	0.00%	7.40%	Race Neutral
Illinois	22.77%	21.09%	1.68%	Race Conscious and Race Neutral
Indiana	12.40%	8.42%	3.98%	Race Conscious and Race Neutral
Iowa	4.50%	1.90%	2.60%	Race Conscious and Race Neutral
Kansas	9.49%	7.62%	1.87%	Race Conscious and Race Neutral
Kentucky	0.00%	0.00%	0.00%	Race Conscious and Race Neutral
Louisiana	10.40%	9.50%	0.90%	Race Conscious and Race Neutral
Maine	4.00%	0.00%	4.00%	Race Neutral
Maryland	24.30%	19.30%	5.00%	Race Conscious and Race Neutral
Massachusetts	13.20%	5.85%	7.35%	Race Conscious and Race Neutral
Michigan	0.00%	0.00%	0.00%	Race Conscious and Race Neutral
Minnesota	10.30%	7.80%	2.50%	Race Conscious and Race Neutral
Mississippi	9.70%	4.10%	5.60%	Race Conscious and Race Neutral
Missouri	13.49%	10.97%	2.52%	Race Conscious and Race Neutral
Montana	5.83%	3.27%	2.56%	Race Conscious and Race Neutral
Nebraska	6.19%	4.35%	1.84%	Race Conscious and Race Neutral
Nevada	7.00%	5.65%	1.35%	Race Conscious and Race Neutral
New Hampshire	7.74%	0.00%	7.74%	Race Neutral
New Jersey	12.49%	3.78%	8.71%	Race Conscious and Race Neutral
New Mexico	11.91%	4.22%	7.69%	Race Conscious and Race Neutral
New York	10.84%	8.07%	2.77%	Race Conscious and Race Neutral
North Carolina	14.70%	11.70%	3.00%	Race Conscious and Race Neutral
North Dakota	7.40%	3.95%	3.45%	Race Conscious and Race Neutral
Ohio	8.90%	7.31%	1.59%	Race Conscious and Race Neutral
Oklahoma	10.04%	4.89%	5.15%	Race Conscious and Race Neutral
Oregon	12.29%	2.68%	9.61%	Race Conscious and Race Neutral
Pennsylvania	7.14%	4.16%	2.98%	Race Conscious and Race Neutral
Puerto Rico	34.00%	0.00%	34.00%	Race Neutral
Rhode Island	10.12%	8.54%	1.58%	Race Conscious and Race Neutral
South Carolina	11.50%	7.80%	3.70%	Race Conscious and Race Neutral
South Dakota	7.25%	2.57%	4.68%	Race Conscious and Race Neutral
Tennessee	7.60%	5.74%	1.86%	Race Conscious and Race Neutral
Texas	11.70%	5.30%	6.40%	Race Conscious and Race Neutral
Utah	7.47%	3.36%	4.11%	Race Conscious and Race Neutral
Vermont	6.20%	0.00%	6.20%	Race Neutral
Virgin Islands	19.00%	18.00%	1.00%	Race Conscious and Race Neutral
Virginia	9.21%	6.70%	2.51%	Race Conscious and Race Neutral
Washington State	15.20%	11.80%	3.40%	Race Conscious and Race Neutral
West Virginia	5.51%	6.14%	2.52%	Race Conscious and Race Neutral
Wisconsin	12.51%	9.42%	3.09%	Race Conscious and Race Neutral
Wyoming	5.06%	0.00%	5.06%	Race Neutral



Best Thing to Do for Immigrants: Help Them Learn English

By Noel S. Williams

Immigrants come to our country for better lives. Those who learn to speak English are propelled toward the American dream. Those who don't learn the language are destined to lurch on the periphery of society, subject to the whims of political pandering and government dependence.

Most Americans respect the rights of households and private entities to speak their native tongues, but most also recognize that enforced multilingualism in government separates us into unequal constituencies. This is why polls consistently show that Americans overwhelmingly support English as the official US language.

The struggle for integration in our society was at the heart of our civil rights movement; indeed, in its watershed 1954 *Brown versus Board of Education* ruling the Supreme Court declared that "separate is not equal." Yet multilingualism does separate people, invariably leading to tiered services that cement social strata. And government is perpetuating this by aggressively enforcing multilingualism for official business.

In 2000, President Bill Clinton signed an executive order requiring any entity that receives federal money to provide services in any language. Fourteen years later, zealous attorneys in the Justice Department's Civil Rights Division are prosecuting entities that

fall short of compliance with Clinton's order and provisions of the Civil Rights Act in their services to limited-English-proficient (LEP) individuals.

One of the latest to feel the sting of multilingualism enforcement is Washington State's Department of Labor and Industries (L&I), which was investigated by the Justice Department and the US Department of Labor. L&I—which, among other things, is supposed to translate vital documents not only into Spanish but also into Russian, Korean, Chinese, Vietnamese, Laotian, and Cambodian—was found deficient in its language-assistance programs. Duly contrite, L&I's hardworking and conscientious officials are diligently searching for solutions.

Those possible solutions, such as phone-based interpretation services, are expensive. Translating a single document can cost \$200 or more. And L&I is training everyone—including those who never deal directly with its customers—to use these expensive services, even as the state's budget ax is poised to lop fifteen percent from the general fund.

Public funds would be better used teaching LEP immigrants basic English. And "basic" is all it would take. Washington state has long had a program to simplify government terminology and generate clear writing. In March 2005, then-Governor Christine Gregoire issued an executive order requiring state agencies to adopt principles of "plain talk" so that all letters, applications, and instructions

are written in plain language, not bureaucratic jargon.

My fiancée used to teach Italian. Some of her students were senior citizens. But after a few lessons, they were armed with enough skills to ask directions in Italian and thwart the most devious Rome taxi driver from taking them on circuitous routes to their hotels. Let's show LEP immigrants who are coming here for much more than a vacation a bit more respect. Let's have more confidence in them. Don't give them an interpreter; teach them to interpret. As a Chinese proverb says: "Tell me and I forget. Teach me and I remember. Engage me and I learn."

America is an exceptional country, but we can still learn from some of our closest allies that have declared state-enforced multiculturalism a failure. As Nicolas Sarkozy put it when he was president of France, "We have been too concerned about the identity of the person who was arriving and not enough about the identity of the country that was receiving him." Germany's chancellor, Angela Merkel, said that immigrants to her country needed to do more to integrate—including learning German.

I am honored to have become a naturalized American citizen. Americans come from many cultures, but the motto that is emblematic of our dynamic spirit and has attracted masses yearning to breathe free is *E pluribus unum*: Out of many, one. We'll come closer to that ideal by helping immigrants integrate by learning English.

Source: Governing



"Pa": A Restless Pioneer Who Helped Make America . . .

Continued from page 2

"It was a perfect shot. But he was so beautiful, he looked so strong and free and wild, that I couldn't kill him. I sat there and looked at him, until he bounded away into the dark woods.

"Then I remembered that Ma and my little girls were waiting for me to bring home some good fresh venison. I made up my mind that next time I would shoot.

"After awhile a big bear came lumbering out into the open. He was so fat from feasting on berries and roots and grubs all summer that he was nearly as large as two bears. His head swayed from side to side as he went on all fours across the clear space in the moonlight, until he came to a rotten log. He smelled it, and listened. Then he pawed it apart and sniffed among the broken pieces, eating up the fat white grubs.

"Then he stood up on his hind legs, perfectly still, looking all around him. He seemed to be suspicious that something was wrong. He was trying to see or smell what it was.

"He was a perfect mark to shoot at, but I was so much interested in watching him, and the woods were so peaceful in the moonlight, that I forgot all about my gun. I did not even think of shooting him, until he was waddling away into the woods.

"This will never do," I thought. "I'll never get any meat this way."

"I settled myself in the tree and waited again. This time I was determined to shoot the next game I saw.

"The moon had risen higher and the moonlight was bright in the little open place. . . .

"After a long while, a doe and her yearling fawn came stepping daintily out of the shadows. They were not afraid at all. They walked over to the place where I had sprinkled the salt, and they both licked up a little of it.

"Then they raised their heads and looked at each other. The fawn stepped over and stood beside the doe. They stood there together, looking at the woods and the moonlight. Their large eyes were shining and soft.

"I just sat there looking at them, until they walked away among the shadows. Then I climbed down out of the tree and came home."

Laura whispered in his ear, "I'm glad you didn't shoot them!"

Mary said, "We can eat bread and butter."

Pa lifted Mary up out of her chair and hugged them both together.

"You're my good girls," he said. "And now it's bedtime. Run along, while I get my fiddle."

When Laura and Mary had said their prayers and were tucked snugly under the trundle bed's covers, Pa was sitting in the firelight with the fiddle. Ma had blown out the lamp because

Shall auld acquaintance be forgot,
And never brought to mind?
Shall auld acquaintance be forgot,
And the days of auld lang syne?
And the days of auld lang syne, my friend,
And the days of auld lang syne,
Shall auld acquaintance be forgot,
And the days of auld lang syne?

When the fiddle had stopped singing Laura called out softly, "What are days of auld lang syne, Pa?"

"They are days of a long time ago, Laura," Pa said. "Go to sleep, now."

But Laura lay awake a little while, listening to Pa's fiddle softly playing and to the lonely sound of the wind in the Big Woods. She looked at Pa sitting on the bench by the hearth, the firelight gleaming on his brown hair and beard and glistening on the honey-brown fiddle. She looked at Ma, gently rocking and knitting.

She thought to herself, "This is now."

She was glad that the cosy house, and Pa and Ma and the firelight and the music, were now. They could not be forgotten, she thought, because now is now. It can never be a long time ago.



she did not need its light. On the other side of the hearth she was swaying gently in her rocking chair and her knitting needles flashed in and out above the sock she was knitting.

The long winter evenings of firelight and music had come again. . . .

Then Pa began to play again. . . . But he did not sing the words he had sung when Ma was making cheese. These words were different. Pa's strong, sweet voice was softly singing:

Pa's wanderlust and longing for open spaces with neighbors near but not visible interchanged with the need to earn a living and to educate their children. This fruitful tension drew or drove the family to several dwellings, the chronology roughly following but not identical to that in the Little House series. In their migrations, they never crossed or even saw the Rocky Mountains.

According to Wikipedia, the family lived in several little houses:

- 1867–69: Woods near Pepin, Wisconsin
- 1869–71: Prairie forty miles from Independence, Kansas
- 1871–74: Somewhere in Wisconsin
- 1874–74: Lake City, Minnesota
- 1874–76: Walnut Grove and South Troy, Minnesota
- 1876–77: Burr Oak, Iowa
- 1878–79: Walnut Grove, Minnesota
- 1879–1902/24: De Smet, South Dakota (Charles died in 1902; Caroline, 1924)

In those days and places, a man must know how to build his own house. Pioneers must use and repurpose their few belongings creatively. Neighbors must help neighbors for mutual benefit.

Mrs. Wilder describes the first phase of building the little house on the prairie:

The House on the Prairie

. . . . When the sun rose, they were driving on across the prairie. There was no road now. Pet and Patty waded through the grasses, and the wagon left behind it only the tracks of its wheels.

Before noon, Pa said, "Whoa!" The wagon stopped.

"Here we are, Caroline!" he said. "Right here we'll build our house."

Laura and Mary scrambled over the feed-box and dropped to the ground in a hurry. All around them there was nothing but grassy prairie spreading to the edge of the sky.

Quite near them, to the north, the creek bottoms lay below the prairie. Some darker green tree-tops showed, and beyond them bits of the rim of earthen bluffs held up the prairie's grasses. Far away to the east, a broken line of different greens lay on the prairie, and Pa said that was the river. . . .

Right away, he and Ma began to unload the wagon. They took out everything and piled it on the ground. Then they took off the wagon-cover and put it over the pile. Then they took even the wagon-box off, while Laura and Mary and Jack [the brindle bulldog] watched.

Continued on page 8

News and Information

Study: Teachers Have Lower Expectations of Minorities

By Julissa Catalan

A newly published study by the Center for American Progress (CAP), titled *The Power of the Pygmalion Effect: Expectations Have A Deep Influence on Student Performance*, analyzes whether teachers' expectations of Black and Latino students affect their academic performance.

The study found that kids whose teachers expected them to graduate were more likely to do so.

Research showed that teachers think a college degree to be forty-seven percent less likely for Black students compared to their white peers. Additionally, teachers also think graduating from college is fifty-three percent less likely for low-income students as opposed to children from middle- to upper-class families.

Those same teachers also thought Latino students were forty-two percent less likely to earn a degree.

CAP research points to the Pygmalion Effect—a self-fulfilling prophecy in which people are believed to perform better when greater expectations are placed on them.

Data collected from the National Center for Educational Statistics shows that white students are twice as likely to graduate from college as Black students.

The CAP study used research from the NCEES's Education Longitudinal Study—a study

that monitored a group of students from 2002 to 2012.

Teachers were asked if they expected their tenth grade students to graduate from college or not, and the study later compared the results.

The study found that “teachers' expectations and students' college-going outcomes had a significant relationship, and teacher expectations were tremendously predictive of student college completion rates.”

Ulrich Boser, a senior research fellow for CAP, told *The Huffington Post*: “I expected to find something—we had seen other data that linked teacher expectations with just remaining enrolled in college. For us, what was surprising was that individuals [whose teachers had high expectations] were three times more likely to graduate from college.”

He added: “If you're told

you're going to graduate from college, that could make you more likely to take certain actions.”

In terms of race, Boser noted that teachers and students from different backgrounds might misunderstand each other.

“Look at racial demographics,” said Boser. “Most of our teachers are white, but most students are of color. To not understand where people are coming from can lead to these types of issues.”

Similar results were found in a study conducted by the University of Virginia along with Rutgers University researchers. The study found that teachers' expectations were a more accurate predictor of a student's progress—even more than the expectations of the student's parents, or the student's expectations of him- or herself.

“The United States needs to raise its expectations for students—as well as educators,” the CAP study concludes. “The Pygmalion Effect can go a long way toward helping our children succeed in college and in life.”

Source: DiversityInc



“Pa”: A Restless Pioneer Who Helped Make America . . .

Continued from page 7

The wagon had been home for a long time. Now there was nothing left of it but the four wheels and the parts that connected them. Pet and Patty were still hitched to the tongue. Pa took a bucket and his ax, and sitting on this skeleton wagon, he drove away. He drove right down into the prairie, out of sight.

“Where's Pa going?” Laura asked, and Ma said, “He's going to get a load of logs from the creek bottoms.”

It was strange and frightening to be left without the wagon on the High Prairie. The land and the sky seemed too large, and Laura felt small. She wanted to hide and be still in the tall grass, like a little prairie chicken. But she didn't. She helped Ma, while Mary sat on the grass and minded Baby Carrie.

First Laura and Ma made the beds, under the wagon-cover tent. Then Ma arranged the boxes and bundles, while Laura pulled all the grass from a space in front of the tent. That made a bare place for the fire. They couldn't start the fire until Pa brought wood. . . .

For days Pa hauled logs. He made two piles of them, one for the house and one for the stable. There began to be a road where he drove back and forth to the creek bottoms. And at night on their picket-lines Pet and Patty ate the grass, till it was short and stubby all around the log-piles.

Pa began the house first. He paced off the size of it on the ground, then with his spade he dug a shallow little hollow along two sides of that space. Into these hollows he rolled two of the biggest logs. They were sound, strong logs, because they must

hold up the house. They were called sills.

Then Pa chose two more strong, big logs, and he rolled these logs onto the ends of the sills, so that they made a hollow square. Now with his ax he cut a wide, deep notch near each end of these logs. He cut these notches out of the top of the log, but with his eye he measured the sills, and he cut the notches so that they would fit around half of the sill.

When the notches were cut, he rolled the log over. And the notches fitted down over the sill.

That finished the foundation of the house. It was one log high. The sills were half buried in the ground, and the logs on their ends fitted snugly to the ground. At the corners, where they crossed, the notches let them fit together so that they were no thicker than one log. And the two ends stuck out beyond the notches.

Next day Pa began the walls. From each side he rolled up a log, and he notched its ends so that it fitted down over the end logs. Then he rolled up logs from the ends, and notched them so that they fitted down over the side logs. Now the whole house was two logs high.

The logs fitted solidly together at the corners. But no log is ever perfectly straight, and all logs are bigger at one end than at the other end, so cracks were left between them all along the walls. But that did not matter, because Pa would chink those cracks.

All by himself, he built the house three logs high. Then Ma helped him. Pa lifted one end of a log onto the wall, then Ma held it while he lifted the other end. He stood up on the wall to cut the notches, and Ma helped roll and hold the log while he settled it where it should be to make the corner perfectly square.

So, log by log, they built the walls higher, till they were pretty high, and Laura couldn't get over them any more. . . .

He hewed out skids. These were long, flat slabs. One end rested on the ground, and the other end rested on the log wall. He was not going to lift any more logs; he and Ma would roll them up these skids. . . .

They had a neighbor, only two miles away on the other side of the creek. Pa had met him in the woods. They were going to trade work and that would make it easier for everyone. . . .

Early next morning Mr. Edwards came. He was lean and tall and brown. He bowed to Ma and called her “Ma'am,” politely. But he told Laura that he was a wildcat from Tennessee. He wore

tall boots and a ragged jumper, and a coon-skin cap, and he could spit tobacco juice farther than Laura had ever imagined that anyone could spit tobacco juice. He could hit anything he spit at, too. Laura tried and tried, but she could never spit so far or so well as Mr. Edwards could.

He was a fast worker. In one day he and Pa built those walls as high as Pa wanted them. They joked and sang while they worked, and their axes made the chips fly.

On top of the walls they set up a skeleton roof of slender poles. Then in the south wall they cut a tall hole for a door, and in the west wall and the east wall they cut square holes for windows. . . . And the house was finished, all but the roof. The walls were solid and the house was large, much larger than the tent. It was a nice house.

Mr. Edwards said he would go home now, but Pa and Ma said he must stay to supper. Ma had cooked an especially good supper because they had company.

There was stewed jack rabbit with white-flour dumplings and plenty of gravy. There was a steaming-hot, thick cornbread flavored with bacon fat. There was molasses to eat on the cornbread, but because this was a company supper they did not sweeten their coffee with molasses. Ma brought out the little paper sack of pale-brown store sugar. . . .

Then Pa brought out his fiddle. . . .

With neighborly help, Pa built the stable, finished the roof, built a fireplace, laid a hand-hewn wood floor, dug a well, and installed windowpanes carefully carried from the store in Independence. These structures might defy modern building codes, but they kept the family cozy and safe from weather and wild things. Pa traded a pile of hides gained from hunting prowess for a plow. He plowed the untilled prairie and began to grow food for the family.

But Mr. Ingalls had overlooked a key fact: The little house on the prairie stood on Indian land; it was not the family's to settle. Within two years of Pa's “Whoa!” to the horses, they loaded up the wagon again and drove away from the forelorn house and stable and plow.

After several more moves, in 1887 Charles Ingalls built a home on Third Street in De Smet, South Dakota, where he spent the rest of his life with Caroline and their eldest, Mary, who had lost her sight as a teenager.

In De Smet, he served in elected positions

including justice of the peace and deputy sheriff; operated a retail store; and sold insurance. He died on June 8, 1902, of heart disease and was buried in De Smet Cemetery.

The Little House books evoke nostalgia even in those who have not lived in homemade cabins far from public utilities. Love of family and friends, taste for simple joys, self-reliance and opportunity, freedom coupled with decency and responsibility, a clean land—these appeal deeply to human hearts.

Today's American frontiers differ vastly from those of just over a century ago. Rich wild land has been surveyed, sectioned, and claimed. Cities sprawl on soil once unplowed. Many neighbors live stacked in apartment buildings or in housing tracts built by specialists in such things. Near neighbors might not know each other's names. Children might never see where breakfast eggs come from. People rent storage units to hold unused possessions. Instead of cozying by the fire and singing with the fiddle, parents and children might quietly retreat into their separate cyber worlds, linked only by the same wi-fi router, before dinner is even finished.

So what is the next frontier? The intrepid and creative might emulate Pa's best qualities and skills, adapted to a new reality.

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Marketing on a Shoestring Budget: Five Ways to Apply Effective Etiquette in Marketing Your Business

By Marie Sheahan Brown

The author of *Don't Burp in the Boardroom: Your Guide to Handling Uncommonly Common Workplace Dilemmas* proved her mettle on her first evening as a volunteer etiquette consultant at a non-profit home for women returning to society from jail or prison. Rosalinda Randall could have titled that evening's experience, *Don't Blanch in the Bored Room: Your Guide to Handling Uncommonly Unreceptive Audiences*.

On that autumn evening in 2008, Mrs. Randall arrived on time to set up for her first class in an eight-week series on basic etiquette. The volunteer coordinator greeted her at the door; showed her into the cozy, attractive living room; and called eight mostly reluctant women into the room for this hour-long program. The coordinator had earlier smiled in response to an eye-rolling grumble, "Who needs etty-quetty?"

Pretty, primly postured, professionally dressed, Rosalinda Randall earned her credentials years ago at The Protocol School of Washington, headquartered in the nation's capital. She greeted the women and began her presentation as if addressing corporate executives. Three in the audience slouched in their chairs, arms crossed, expressions defiantly bored. Several women had done repeated hard time in prison for decades, alternating with months of street survival. Why, indeed, should they learn etiquette?

Then she threw in a classic Rosalinda humor zinger, and another. By hour's end, the mostly hostile audience was converted. Six years later, Mrs. Randall remains one of the home's beloved volunteers, not only teaching etiquette (which lends confidence in unfamiliar settings) but also helping with fundraising and simply enjoying dinner and board game night.

Her newly published book, *Don't Burp in the Boardroom: Your Guide to Handling*

Uncommonly Common Workplace Dilemmas, has been a few years in the making. Mrs. Randall—an enthusiastic entrepreneur who works out of her home—has done much of the marketing herself. Small Business Exchange Northeast newspaper asked Rosalinda Randall to give five tips, provided in her own words below, that could help other consultants in their own fields.

1. Networking. People cringe at this word if it's not their thing. I had a difficult time at first; I felt that I was being a pushy salesperson. But if you don't promote your service, no one else will. This is a harsh reality: Family and friends are least likely to be proponents with their audiences, though they are proud of you and encouraging.

At networking events, you have to be a little bold. I was shy at one of the first events I attended, not wanting to be pushy. One person stood up to me and said, "If you don't have confidence in your business, why would I?" This changed my life.

Joy.
Gladness.
Confidence.

You have to talk about your business this way. And don't get discouraged. After five years of attending networking events, I have gotten five referrals, and just two of them came to fruition as big deals.

I recommend initially attending every networking event that you can. You'll learn which work and which don't for your business. For example, I learned that solo entrepreneurs don't necessarily need etiquette consulting and so they are not my target market. Organizations with staff or students are more likely to need the training I provide.

2. Social Media. You need to get on the social media most used by your target markets. If communication on social media is new for you, don't be afraid of it. Remember, this is free, and you can experiment and learn. In addition to reaching out through my own website and blog, I am on Facebook, LinkedIn, and Twitter. My book is on Amazon. I've dabbled in Instagram but haven't concentrated there.

I blog regularly, giving public relations tips and insights. Then I link these to my social media accounts. My LinkedIn page offers information rather than interaction; it appeals to one of my target markets: human resources professionals. Most of my recent contacts have come through Twitter. Try all of the social media and see which ones yield the most responses for your business.

"Like" other pages and pay attention to their posts. You will find out things about your target markets and learn their buzzwords.

Also follow your competitors. You will begin to identify who is successful. Ask to receive their newsletters.

See what they're doing that works. This is valuable free information.

Begin to interact positively with your social media "friends." For example, if I know that a friend likes a particular sport, I send a link to an interesting article about that sport. Developing business relationships through social media takes time and consistency. It is an investment.

3. Ask. I have learned over the years that people want to be of service. That's built in as one of the good parts of human nature. Even

people who are a little ahead of you often want to help. Jacqueline Whitmore, who wrote the foreword for my book, is generous in sharing her time with me, as a "competitor" in the industry.

With that goes gratitude. Mention those who have helped you; promote them. There is enough business for all of us, and different people in the same business offer slightly different things.

Soon, I'm going to approach human resources directors and ask what people in their field are looking for. When you do something like this, you're not selling; you're asking opinions—and people love being asked for their opinions. It's also free. Be sure to follow up with a nice, sincere thank you note.

4. Risk the Investment. For a business to grow, there must be some risk; this often requires a good investment. I hired a marketing person and a public relations firm because I want to see where my business can go. I don't want to sit back and say, "I wonder if . . . ?"

For this kind of investment, I recommend that you invest in the best. You will get more for your money in the end. For my book, the public relations firm has booked me on radio shows, ensured high ranking on Google, and other things. I would pay more for television bookings if I decided to do that.

5. Don't Be a Pouty Businessperson. You'll get lots of rejection in promoting your business—accept that. If someone doesn't respond as you would like, don't pass the poutiness on to the next person. They are a fresh person.

I like to remind myself: Every "no" is a "know"—now you know of me.

Rosalinda Randall is a modern-day pundit on tact and civility. Lending personality and humor to an age-old and sometimes boring topic, she has improved workplace environments and relationships and serves as a source for several publications. A favorite mission is working as a volunteer consultant to formerly incarcerated women at SVdP's Catherine's Center; a non-profit home and program. She lives in Northern California. www.yourrelationshipedge.com



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Small Business Administration Microloan Program: Northeast

The United States Small Business Administration's Microloan Program provides loans up to \$50 thousand to help small businesses and certain not-for-profit childcare centers start up and expand. The average microloan is about \$13 thousand.

The US Small Business Administration provides funds to specially designated intermediary lenders, which are non-profit community-based organizations with experience in lending as well as management and technical assistance. These intermediaries administer the Microloan Program for eligible borrowers.

Eligibility Requirements

Each intermediary lender has its own lending and credit requirements. Generally, intermediaries require some type of collateral as well as the personal guarantee of the business owner.

Use of Microloan Proceeds

Microloans can be used for:

- Working capital
- Inventory or supplies
- Furniture or fixtures
- Machinery or equipment

Proceeds from an SBA microloan cannot be used to pay existing debts or to purchase real estate.

Repayment Terms, Interest Rates, and Fees

Loan repayment terms vary according to several factors:

- Loan amount
- Planned use of funds
- Requirements determined by the intermediary lender
- Needs of the small business borrower

The maximum repayment term allowed for an SBA microloan is six years. Interest rates vary, depending on the intermediary lender and costs to the intermediary from the US Treasury. Generally, these rates will be between eight and thirteen percent.

Application Process

Microloans are available through certain non-profit, community-based organizations that are experienced in lending and business management assistance. If you apply for SBA microloan financing, you may be required to fulfill training or planning requirements before your loan application is considered. This business training is designed to help you launch or expand your business.

Find a Microloan Provider

To apply for a microloan, you must work with an SBA-approved



intermediary in your area. Approved intermediaries make all credit decisions on SBA microloans. For more information, you can contact your local SBA district office or view the list of Participating Microloan Intermediary Lenders below.

Ask a Question in the SBA Community

If you have questions about applying for an SBA microloan, you can post it to the SBA online community: <http://www.sba.gov/community/discuss-popular-topics/loans-grants>

Participating Microloan Intermediaries in Northeast States

Serving Connecticut

Community Capital New York, Inc.
7 West Cross Street
Hawthorne, NY 10532
Microlending: Kimberlie Jacobs
Phone: 914-747-8020
Email: kjacobs@communitycapitalny.org

Community Economic Development Fund
965 East Main Street
Meriden, CT 06450-6006
Microlending: Michael Sweeney
Phone: 203-235-2333
Email: M.sweeney@cedf.com

Community Investment Corporation
2315 Whitney Avenue, Suite 2-B
Hamden, CT 06518
Microlending: Margie Slater

Phone: 203-776-6172
Email: m Slater@ctcic.org

Hartford Economic Development Corporation
15 Lewis Street, Suite 204
Hartford, CT 06103
Microlending: Samuel Hamilton
Phone: 860-527-1301
Email: samh@hedcoinc.com

Serving Maine

Androscoggin Valley Council of Governments
125 Manley Road
Auburn, ME 04210
Microlending: Robert Thompson
Phone: 207-783-9186
Email: Thompson@avcog.org

Coastal Enterprises Inc.
36 Water Street
PO Box 268
Wiscasset, ME 04578
Microlending: Jennifer Sporzynski
Phone: 207-772-5356 x105
Email: js@ceimaine.org

Community Concepts Finance Corporation
19 Market Square
South Paris, ME 04281
Executive Director: Dennis Lajoie
Phone: 207-743-7716
Email: dlajoie@community-concepts.org

Mainstream Finance
262 Harlow Street
Bangor, ME 04402
Microlending: Cathy McKelway
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Email: cmckelway@penquis.org

Northern Maine Development Commission
302 South Main Street
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Microlending: Duane Walton
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80 Maiden Lane, Suite 903

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Wells Fargo: \$10 Million Cleantech Innovation Incubator

Wells Fargo (NYSE:WFC) launched the Innovation Incubator (IN2) program, a \$10 million environmental grant for clean technology startups funded by the Wells Fargo Foundation and co-administered by the Energy Department's National Renewable Energy Laboratory (NREL) to foster the development of early stage clean technologies for commercial buildings.

The program is the first of its kind within the banking industry. Announced at the NREL Industry Growth Forum in Denver, clean technology startups will be identified and recommended by Wells Fargo's network of technical, financial, and industry advisors at laboratories and research facilities across the country. The first of three rounds of selected companies will be announced in early 2015 and will receive up to \$250 thousand for business development needs, research, and testing support at NREL's world-class facility in Golden, Colorado, along with coaching and mentorship from Wells Fargo. An independent advisory board of nearly a dozen industry leaders representing the commercial building sector, academia, community organizations, successful entrepreneurs, and technical experts will select the final companies to be included in the IN2 program.

The IN2 program will source candidates from universities and regional accelerators providing a pipeline of early-stage technology companies to apply. Selected technology companies will reach specific technology milestones in the NREL lab with an opportunity to deploy and field test in Wells Fargo buildings.

"The IN2 platform is designed to fill a gap that exists from early-stage concept to production for emerging clean technologies," said Ashley Grosh, vice president, Wells Fargo Environmental Affairs. "The program leverages Wells Fargo's geographic diversity and expertise in clean energy in commercial buildings, to provide early-stage entrepreneurs an alternative pathway towards commercialization. Through our collaboration with NREL, we want to give opportunities to national labs, universities, and regional accelerator programs; and entrepreneurs with great ideas for lighting,

sensors and controls, space heating and cooling, windows, energy modeling, plug loads, and building envelope."

In 2013, forty percent of all energy used in the US was consumed by commercial and residential buildings at an estimated cost of \$413 billion (source: Department of Energy). The first year of the IN2 program will focus on sustainable buildings technologies that will provide cost savings and reduce the overall negative impact of the built environment on human health and the natural environment. Qualifying technologies may include energy efficiency, lighting solutions, net zero-energy, water efficiency, indoor environmental quality enhancement, waste reduction, materials efficiency, operations and maintenance optimization, and datacenter facilities management. Over time, the program will expand its portfolio of selected companies and the scope of clean technology sectors.

"Due to pervasive market barriers, private sector financing is typically limited or unavailable to bring new energy innovations from early-stage laboratory research to proof-of-concept prototype and on to full commercial scale," said Richard Adams, NREL's Innovation and Entrepreneurship Center director. "This leads to market 'gaps' that prove too difficult for many early-stage companies to overcome, which often ultimately results in promising technologies falling to the wayside. We are hoping to address these barriers to benefit small companies, our communities, and the economy."

The IN2 program is funded by the Wells Fargo Foundation as part of its 2020 Environmental Commitment to provide \$100 million to environmentally focused non-profits and universities by 2020. Grants support innovative projects and programs led by non-profits and universities aimed at promoting clean technology and breaking down barriers to accelerate the transition to a "greener" economy.

External channel partners list:

Clean Energy Trust; Chicago, Illinois
Cleantech Group; San Francisco, California

Cleantech Open; Palo Alto, California
Coachella Valley Economic Partnership; Palm Springs, California
Imagine H2O; San Francisco, California
Los Angeles Cleantech Incubator; Los Angeles, California
Massachusetts Clean Energy Council; Boston, Massachusetts
Massachusetts Institute of Technology; Cambridge, Massachusetts
New England Clean Energy Council; Boston, Massachusetts
Portland State University; Portland, Oregon
Prospect Silicon Valley; San Jose, California
Innosphere; Fort Collins and Golden, Colorado
Rice University; Houston, Texas
Telluride Venture Partners; Telluride, Colorado
University of California, Davis: EE Center; Davis, California
University of California, Berkeley; Berkeley, California
University of North Carolina; Charlotte, North Carolina
University of Texas: Texas Venture Labs; Austin, Texas

The full list of 2014 participants will be announced in February 2015 and can be found at <http://blogs.wellsfargo.com/environment/>.

About Wells Fargo

Wells Fargo and Company is a nationwide, diversified, community-based financial services company with \$1.6 trillion in assets. Founded in 1852 and headquartered in San Francisco, Wells Fargo provides banking, insurance, investments, mortgage, and consumer and commercial finance through more than 8,700 locations, 12,500 ATMs, and the Internet (wellsfargo.com), and has offices in thirty-six countries to support customers who conduct business in the global economy. A leader in reducing its own greenhouse gas emissions and operating sustainably, Wells Fargo has been recognized by the US Environmental Protection Agency's Center for Corporate Climate Leadership.

Source: Wells Fargo



A Proposal for States Facing Water Infrastructure Crises

The American Legislative Exchange Council recently released a new paper that highlights the danger of limiting competition during the procurement process for state water infrastructure materials and proposes the simple solution of open and fair competition.

Every year, an estimated three hundred thousand water mains break and threaten the safety of the nation's communities, placing enormous financial burdens on states already struggling to balance budgets. Seventeen percent of all water pumped in the United States is lost through leakage at an annual cost of \$1.4 billion. An estimated \$3.8 trillion is needed to upgrade outdated water and waste water infrastructure over the next twenty years.

"There is a critical need to replace corroded and aged water systems. However, even as states struggle to finance this infrastructure, they continue to engage in practices that increase costs," said Cara Sullivan, director of the American Legislative Exchange Council Task Force on Commerce, Insurance, and Economic Development. "Ensuring the procurement process is open to all materials that meet industry standards will lower costs by expanding competition and allowing jurisdictions to choose which materials will provide the best infrastructure for taxpayer dollars."

The recent paper, *Lowering Costs in Water Infrastructure through Procurement Reform: A Strategy for State Governments*, focuses on open and competitive bidding for water and waste water project materials as a solution for states to lower

their infrastructure costs. Competitive procurement processes allow states and municipalities to weigh the advantages and disadvantages of different materials and choose pipes they determine best meet their needs. Local officials and engineers have the most accurate knowledge of the conditions in which they operate and which materials are most suitable. However, they first need to be able to consider these materials.

"Opening the procurement process to competition will lead to lower prices and higher quality goods and services. It is a commonsense solution for states and municipalities that need to upgrade their water infrastructure systems," commented Dr. Bonner Cohen, author of the report, senior fellow at the National Center for Public Policy Research, and adjunct scholar with the Competitive Enterprise Institute.

The paper notes: "Not only are products and technologies available that can restore the integrity of our nation's underground water networks; thanks

to competitive bidding, they can do so at a price that will provide relief to local officials, ratepayers, and taxpayers. However, despite meeting standards of the American Society for Testing and Materials and the American Water Works Association, some materials are often excluded from consideration. Allowing the consideration of all materials will introduce competition and help states and municipalities make procurement decisions that will provide the best water infrastructure for taxpayer dollars."

The ALEC report continues: "Across the nation, a growing number of local governments are realizing the severity of the underground infrastructure crisis. Seizing the bull by the horns, these forward-looking jurisdictions—including municipalities as diverse as Charlotte, Cleveland, Dallas, Denver, Fargo, Houston, Indianapolis, Jacksonville, Louisville, Myrtle Beach, San Antonio, and San Diego—are revising outdated procurement policies that effectively exclude innovative and

cost-effective products and technologies from the bidding process. Facing financial constraints every bit as challenging as those confronting state and local governments, the federal government is revising its procurement policies to open the way to competitive bidding in the area of underground water infrastructure. For more than a decade, the US Department of Agriculture's Rural Utilities Service (RUS), which provides funding for water systems in rural areas across the country, stipulates that the projects it funds are subject to 'maximum open and free competition.' The rising tide in favor of competitive bidding has been highlighted in the *New York Post* and *The Baltimore Sun* and is the subject of recent reports by the US Conference of Mayors, the National Taxpayers Union, and the Competitive Enterprise Institute."

To view a copy of the report, please visit <http://www.alec.org/publications/lowering-costs-in-water-infrastructure-through-procurement-reform-a-strategy-for-state-governments/>.

The American Legislative Exchange Council is the largest nonpartisan, voluntary membership organization of state legislators in the United States. The council is governed by state legislators who comprise the board of directors and is advised by the Private Enterprise Advisory Council, a group of private, foundation, and think tank members. For more information about the American Legislative Exchange Council, please visit: www.alec.org.

Source: American Legislative Exchange Council



Small Business Administration Microloans Northeast . . .

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Hudson, NY 12534-2415
Microlending: Kenneth Flood
Phone: 518-828-4718
Email: kflood@chpartnership.com

Community Capital New York, Inc.
7 West Cross Street
Hawthorne, NY 10532
Microlending: Kimberlie Jacobs
Phone: 914-747-8020
Email: [kjacobson@communitycapitalny.org](mailto:kjacobs@communitycapitalny.org)

Exceed Network
379 Kings Highway
Brooklyn, NY 11223
Microlending: Irwin Dayan
Phone: 718-787-1400 x15
Email: id@angelfundnetwork.org

Pathstone Enterprise Center, Inc.
400 East Avenue
Rochester, NY 14607
Microlending: Al Hartsig
Phone: 585-340-3304
Email: ahartsig@pathstone.org

REDEC Relending Corporation (REDEC/RRC)
8 Denison Parkway, East, Suite 403
Corning, NY 14830
Microlending: Diane Lantz
Phone: 607-962-3021
Email: dwlantz@stny.rr.com

Renaissance Economic Development Corporation
1 Pike Street
New York, NY 10002
Microlending: Maggie Yu
Phone: 212-964-6022
Email: myu@renaissance-ny.org

Washington Heights/Inwood Development Corporation
57 Wadsworth Avenue
New York, NY 10033
Microlending: Dennis Reeder
Phone: 212-795-1600
Email: WHIDC@aol.com

Serving Rhode Island

None listed at this time

Serving Vermont

Community Capital of Vermont, Inc. (CCVT)
105 North Main Street, Suite 305
Barre, VT 05641
Microlending: Martin Hahn
Phone: 802-479-0167
Email: mhahn@communitycapitalvt.org

Northern Community Investment Corporation
51 Depot Square, Suite 2
St. Johnsbury, VT 05819
Microlending: Jude Hamel
Phone: 603-536-2202
Email: jhamel@ncic.org

Vermont Community Loan Fund, Inc.
15 State Street
Montpelier, VT 05601
Microlending: Rachel Beuchler
Phone: 802-223-1448
Email: Rachel@vclf.org

For more details, visit <http://www.sba.gov/content/microloan-program>

Source: Small Business Administration

