

# SMALL BUSINESS

## EXCHANGE NORTHEAST

Voice of Small, Emerging, Diversity-Owned Businesses Since 1984



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## Open Letter to Congress from Secretary Foxx and Eleven Former Transportation Secretaries

WASHINGTON—As Congress considers legislation to avoid a shortfall of the Highway Trust Fund, Transportation Secretary Anthony Foxx and eleven of his predecessors offered the following open letter to Congress. In addition to Secretary Foxx, Secretaries Ray LaHood, Mary Peters, Norman Mineta, Rodney Slater, Federico Peña, Samuel Skinner, Andrew Card, James Burnley, Elizabeth Dole, William Coleman, and Alan Boyd all signed the letter. Their message: Congress's work doesn't end with the bill under consideration. Transportation in America still needs a much larger, longer-term investment. The text of the letter is below.

*This week, it appears that Congress will act to stave off the looming insolvency of the Highway Trust Fund. The bill, if passed, should extend surface transportation funding until next May.*

*We are hopeful that Congress appears willing to avert the immediate crisis. But we want to be clear: This bill will not "fix" America's transportation system. For that, we need a much larger and longer-term investment. On this, all twelve of us agree.*

*Taken together, we have led the US Department of Transportation for over thirty-five years. One of us was there on day one, at its founding. We've served seven presidents, both Republicans and*

*Democrats, including Lyndon Johnson, Gerald Ford, Ronald Reagan, George H. W. Bush, Bill Clinton, George W. Bush, and Barack Obama. Suffice it to say, we've been around the block.*



*We probably helped pave it.*

*So it is with some knowledge and experience that we can write: Never in our nation's history has America's transportation system been on a more unsustainable course.*

*In recent years, Congress has largely funded transportation in fits and starts. Federal funding bills once sustained our transportation system for up to six years, but over the past five years, Congress has passed twenty-seven short-term measures. Today, we are more than a decade past the last six-year funding measure.*

*This is no way to run a railroad, fill a pothole, or repair a bridge. In fact, the unpredictability about when, or if, funding will come has caused states to delay or cancel projects altogether.*

*The result has been an enormous infrastructure deficit—a nationwide backlog of repairing and rebuilding. Right now, there are so many structurally deficient bridges in America that, if you lined them up end-to-end, they'd stretch from Boston to Miami. What's worse, the American people are paying for this inaction in a number of ways.*

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## Great Lakes Restoration Initiative: GLRI Action Plan II Developed for 2015–2019

By Great Lakes Interagency Task Force

*Editor's note: The following information is excerpted from the draft of the Great Lakes Restoration Initiative Action Plan II, submitted on May 30, 2014, for public comment. The final plan will set forth the initiative's proposed activities and projects from 2015 to 2019.*

The Great Lakes Restoration Initiative was launched in 2010 to accelerate efforts to protect and restore the largest system of fresh surface water in the world—to provide additional resources to make progress toward the most critical long-term goals for this important ecosystem.

The Great Lakes Restoration Initiative has been a catalyst for unprecedented federal agency coordination—which has produced unprecedented results. Great Lakes Restoration Initiative resources have supplemented agency base budgets to fund the cleanup actions required to delist six Great Lakes Areas of Concern and to formally delist the Presque Isle Bay Area of Concern—a major change from the twenty-five years before the initiative, during which only one Area of Concern was cleaned up and delisted. Great Lakes Restoration Initiative resources have also been used to double the acreage enrolled in agricultural conservation programs in watersheds where phosphorus runoff contributes to harmful algal blooms in western Lake Erie, Saginaw Bay, and Green Bay. So far, Great Lakes Restoration Initiative resources have been used to fund over two thousand projects to improve water quality, to protect and restore native habitat and species, to prevent and control invasive species, and to address other Great Lakes environmental problems.

During the next five years, federal agencies plan to continue to use Great Lakes Restoration Initiative resources to strategically target the biggest threats to the Great Lakes ecosystem and to accelerate progress toward long-term goals—by combining Great Lakes Initiative resources with agency base budgets and by using these resources to work with nonfederal partners to implement protection and restoration projects. To guide this work, federal agencies have drafted GLRI Action Plan II, which summarizes the actions that federal agencies plan to implement during fiscal years 2015 to 2019 using Great Lakes Restoration Initiative funding. GLRI Action Plan II outlines the next phase of work on the environmental problems that plague the Great Lakes—many of which will take decades to resolve. GLRI Action Plan II lays out the necessary next steps to get us closer to the day when we will be able to achieve our long-term goals for the Great Lakes and our commitments under the US–Canada Great Lakes Water Quality Agreement.

GLRI Action Plan II . . . will build on restoration and protection work carried out under the first GLRI Action Plan, with a major focus on:

- Cleaning up Great Lakes Areas of Concern
- Preventing and controlling invasive species
- Reducing nutrient runoff that contributes to harmful/nuisance algal blooms
- Restoring habitat to protect native species
- Science-based adaptive management

GLRI Action Plan II incorporates a science-based adaptive management framework that will be used to prioritize ecosystem problems to be targeted with GLRI resources, to select projects to address those problems, and to assess the effectiveness of GLRI projects. Measures of progress have been

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# Advancing the Dream

I HAVE A DREAM  
MARTIN LUTHER KING, JR.



## The Publisher

William Deresiewicz, PhD, former English instructor at Yale University who left that position to hang up his own shingle as a writer, startlingly generalizes about Ivy League students:

“These enviable youngsters appear to be the winners in the race we have made of childhood. But the reality is very different, as I have witnessed in many of my own students and heard from the hundreds of young people whom I have spoken with on campuses or who have written to me over the last few years. Our system of elite education manufactures young people who are smart and talented and driven, yes, but also anxious, timid, and lost, with little intellectual curiosity and a stunted sense of purpose: trapped in a bubble of privilege, heading meekly in the same direction, great at what they’re doing but with no idea why they’re doing it.”

The full article in *New Republic* is worth reading, pondering, debating: <http://www.newrepublic.com/article/118747/ivy-league-schools-are-overrated-send-your-kids-elsewhere>

Another article, posted in reply, was written by Brooklyn-born Yale grad Andrew Giambrone. The title: “I’m a Laborer’s Son. I Went to Yale. I Am Not ‘Trapped in a Bubble of Privilege.’”

Each of us can think anecdotally of someone from an elite school who does not fit the Yale instructor’s generalization. Broad swathes can miss the particulars and can range outside the lines.

We can also think of many entrepreneurs who—with or without an elite resume—strain with uncommon internal vigor toward a different goal, on a track of their own choosing.

The world abounds with unfilled needs, waiting, even pleading, for the people who have or will be given the heart-call to respond. The right answer to such problems is not necessarily charity, in the sense of gifts offered rather than rewards earned. The most beneficial solution could be to encourage, to extend a welcome on an open road, to set a worthy example, to help equip others to achieve goals.

Bridges to connect boroughs, bridges to connect cultures, bridges to connect passion with need, bridges to connect opportunity with fulfillment—this issue of *Small Business Exchange Northeast* posts a few roadside signs directing readers toward these bridges.

Where are you on your journey?

## Educational Entrepreneurs in Vermont, Senegal, Beyond

By Marie Sheahan Brown

What drew Katie Taylor—a teacher’s aide in Senegal, West Africa—to the Master of Arts in Education program at Goddard College in rural Plainfield, Vermont, population 1,243? Why that? Why there? Why emphasize kindergarten through sixth grades?

Was it her spirit of adventure? Her new awareness of the richness of simple living? Was it the kindling of her affection for and rapport with young children? Fond memories of excellent educational experiences in the elementary grades? Was it the testimony and advice of a teaching colleague in Senegal? It was all of the above and more.



Goddard College’s website features a ten-minute video with photographs from the college’s archives and audio excerpts from “The Ideas Upon Which Goddard Was Founded,” a 1973 talk by the college’s president, Royce “Tim” Pitkin. The college began as Green Mountain Central Institute in 1863, and morphed into Goddard College in 1938. The sound track opens: *We wanted to start a school for living in which the students would deal with real problems and issues. [T]here were four principles. . . .*

As Goddard’s website explains, its “low-residency semester format comprises an intensive eight-day residency on campus, and sixteen weeks of independent work and self-reflection in close collaboration with a faculty advisor. The college pioneered this format nearly a half century ago [1963] particularly to meet the needs of adult students with professional, family, and other obligations seeking learning experiences with relevance in real-world circumstances.”

Ms. Taylor’s need and desire to earn a master’s degree in America while living and working in Senegal matched Goddard’s purpose, which in turn fuels her passion.

She represents a distinct breed among college graduates, attracted not by making lots of money, achieving status, and acquiring possessions. Her hope, rather, is to make a difference in the world—and to enjoy life doing so.

“Don’t ask yourself what the world needs. Ask yourself what makes you come alive and then go do that. Because what the world needs is people who have come alive.”  
—Dr. Howard Thurman (1899–1981)

In the audio, Dr. Pitkin—who insisted that students call him “Tim”—discusses the four founding principles of Goddard College:

1. “Thought should be tested by action; in other words, if you had an idea, you ought to put that idea to the test. It wasn’t much use just having ideas. . . .”

2. “Learning proceeds most effectively when the learner feels a need. Now, this has obviously some implications for the business of curriculum. It meant that in building a curriculum, you had to build it in recognition of what the student saw as needs. . . .”

3. “To promote maturity and self-reliance, students should carry responsibility for their own program. We thought this should apply not only . . . to the academic program but . . . to all the things that they did in the institution. . . .”

4. “The college should provide educational opportunities for adults, because learning should continue throughout life.”

These founding principles undergird subsequent developments. Goddard’s contemporary vision beckoned to Katie Taylor across the Atlantic Ocean.

Ms. Taylor majored in international relations at the University of Oregon in Eugene. She spent her senior year at the UO Study Abroad cooperative program between the University of Oregon and the CIEE Study Center in Dakar, the capital and largest city in Senegal on the Atlantic coast of Africa.

For more than sixty years, CIEE, a non-profit, non-governmental international exchange organization headquartered in Portland, Maine, has produced international study-abroad programs in cooperation with universities on several continents.

After receiving her bachelor of arts diploma by mail in 2012 (she opted not to fly home for the graduation ceremony), Ms. Taylor, twenty-four, has remained in Dakar as a teacher’s assistant, first in a local school with African children and currently in an international school for the children

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## Small Business Voices

*Editor’s note: Our digital publications are widely distributed in the Northeast region, and can also be sent to other states as needed. This email (lightly edited for clarity) arrived in response to one of our recent digital EXTRA editions.*



To the SBE-NE Editor:

I have a question to ask, if this is an appropriate time and department of concern. In the last five years of working with NYS and NYC general contractors, I have had a difficult time collecting sales tax for my services. Some even removed the sales tax from my invoices.

Thank you,  
Mike

*Small Business Exchange Northeast was able to suggest some possible ways of understanding the problem, and also provided useful website links to state agency information and contacts.*



### EDITORIAL STAFF

#### Publisher:

Gerald W. Johnson [gwj@sbeinc.com]

#### Outreach and Managing Editor:

Valerie Voorhies [vvv@sbeinc.com]

#### General Manager:

Kevin Grant [kgrant@sbeinc.com]

#### Northeast Region Manager:

Leslie McMillan [lmcmillan@sbeinc.com]

#### Northeast Bid and Outreach Editor:

Marie Sheahan Brown [mbrown@sbeinc.com]

### PRODUCTION TEAM

#### Sales and Production Manager:

Nabil Vo [nvo@sbeinc.com]

#### Northeast Outreach and Sales:

Melissa King [mking@sbeinc.com]

#### Webmaster:

Umer Farooq [umer@octadyne.com]

#### Expediting:

Sovereign Publishing, Inc.  
[admin@sovereignpublishing.co]

### AWARDS

**US Department of Commerce**  
Minority Business Development Agency  
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.

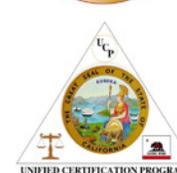
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### MEMBERSHIPS AND CERTIFICATIONS



#### CORPORATE OFFICE

703 Market Street, Suite 1000  
San Francisco, California 94103  
sbe@sbeinc.com • www.sbeinc.com  
Tel 800-800-8534 • Fax 415-778-6255

#### NORTHEAST OFFICE

125 Brighton Beach Avenue  
Brooklyn, New York 11235  
www.sbenortheast.com



Kiewit – Weeks – Massman

**KWM**

Goethals Bridge Replacement

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

**CONSTRUCTION PARTNERING 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 dual bridges and the original bridge demolished. It is anticipated that the two new spans will carry approximately 14 million vehicles 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 to 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](http://www.goethals-kwm.com).

**PARTNERING OPPORTUNITIES**

- Concrete, Masonry, and Paving
- Design/Consulting
- Electrical Work/Utilities
- Fencing and Railings
- Maintenance of Traffic
- Marine Services
- Miscellaneous Building and Bridge Demolition
- Quality Control
- Services and Supplies
- Surveying
- Trucking
- . . . And many more!

**Diversity Contract Manager**

137 Bayway Avenue • Elizabeth, NJ 07202  
201-571-2571 • [KWMdivcontracting@kwmjv.com](mailto:KWMdivcontracting@kwmjv.com)

Kiewit-Weeks-Massman, AJV is an Equal Opportunity Employer

**SKANSKA**

SKANSKA USA CIVIL NORTHEAST

IS SOLICITING COST PROPOSALS FROM NEW YORK STATE CERTIFIED DBE SUBCONTRACTORS/VENDORS

**South Ferry Terminal Complex Rehabilitation**  
MTA New York City Transit Contract No: A-37593  
Bid Date: August 12, 2014

**Description of project:**

Rehabilitation of the South Ferry Station from damage due to Superstorm Sandy, also making it resilient against future Category II level storms. The work includes the removal and installation of new electrical equipment, communication/fiber optic equipment, HVAC system, ventilation system, pumping equipment, traction power system, removal and replacement of signal system including track work, cleaning/replacement of architectural finishes, remedial waterproof grouting, and other miscellaneous work.

**Subcontracting opportunities include, but are not limited to:**

Electric, HVAC, Plumbing, Fire Sprinklers, Masonry, Carpentry, Tile Work, Track Work, Demolition, Fencing, Concrete, Steel Reinforcing, Structural Steel, Miscellaneous Metals, Roofing, Glazing, Painting, Metal Ceilings, Escalators, and Elevators.

If you are interested in bidding on this project, please contact Skanska's Outreach Coordinator: [Julia.Maxwell@skanska.com](mailto:Julia.Maxwell@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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**Advertisements**

Placed in the monthly Small Business Exchange Northeast newspaper, the extra SBE Northeast digital newsletter, and at [www.sbenortheast.com](http://www.sbenortheast.com)

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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](http://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.

**Business Orientation Meetings**

Are held the second Wednesday of every month at the TZC Main Project Office. All interested firms are encouraged to attend to learn how to gain access to TZC Subcontract Opportunities and to meet with TZC representatives. Registration is required by sending an email to [RSVP@TZC-LLC.com](mailto:RSVP@TZC-LLC.com) with name, title and contact information of firm representatives.

**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](mailto:DBETeam@TZC-LLC.com).

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

# Contracting Opportunities

**You Are Invited!**  
Kosciuszko Bridge  
DBE and Local Business  
Outreach



Today



Future

## Kosciuszko Bridge Project (Phase I) Business Outreach Events

Two convenient locations to choose from  
(both locations will provide identical information)

### Wednesday, August 6

Warsaw/Polish National Home  
261 Driggs Avenue  
Greenpoint, Brooklyn, NY  
4:30 pm–6:30 pm

### Wednesday, August 13

Sunnyside Community Services  
43–31 39th Street  
Sunnyside, Queens, NY  
4:30 pm–6:30 pm

- **Project Presentation**—Learn about the Kosciuszko Bridge Replacement Project
- **Safety Presentation**—Learn about the Skanska-Kiewit-ECCO III Joint Venture team's safety program
- **DBE Resources**—USDOT and partners will provide information on the bonding education program
- **Areas of Work**—Learn about opportunities for subcontractors and local businesses

**Great opportunity to meet  
Skanska-Kiewit-ECCO III Joint Venture  
team members!**

Please confirm your attendance by August 1 with [Julia.Maxwell@skanska.com](mailto:Julia.Maxwell@skanska.com)

Please explore our revised website page at this direct link:  
[http://www.sbenortheast.com/database/bid\\_database/](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.)

## NORTHEAST LOCATIONS

### CONNECTICUT

#### RECONSTRUCTION OF I-84

**Location:** Washington Street to Pierpont Road, Town of Waterbury, Connecticut  
**Respond By:** 09/17/14  
**Ref #:** 151-273  
**Pre-Bid Conf:**  
**NAICS:**  
**License Req:**  
**Description:** Available through electronic services  
**Owner:** Connecticut Department of Transportation  
**Contact:** DOTContracts@ct.gov, 860-594-3390, fx860-594-3378

### NEW YORK

#### RED HOUSE BRIDGE

**Location:** Old Route 17 over Alleghany River, Seneca Nation of Indians' Alleghany Territory, New York  
**Respond By:** Bid opening expected winter 2014/2015  
**Ref #:** Project ID 575879  
**Pre-Bid Conf:**  
**NAICS:**  
**License Req:**  
**Description:** Available through electronic services  
**Owner:** New York Department of Transportation  
**Contact:** Susan S. Surdej, 716-847-3239

### MAINE

#### FERRY TERMINAL SIDING AND ROOFING

**Location:** Islesboro and North Haven, Maine  
**Respond By:** 08/13/14  
**Ref #:** PH018407.20SRR  
**Pre-Bid Conf:**  
**NAICS:**  
**License Req:**  
**Description:** Available through electronic services  
**Owner:** Maine Department of Transportation  
**Contact:** Rick Dubois, fx207-624-3431

### RHODE ISLAND

#### LAB EQUIPMENT SERVICE AND REPAIR

**Location:** University of Rhode Island, Kingston, Rhode Island  
**Respond By:** 08/15/14  
**Ref #:** 100035  
**Pre-Bid Conf:**  
**NAICS:**  
**License Req:**  
**Description:** Available through electronic services  
**Owner:** University of Rhode Island  
**Contact:** Purchasing Department, 401-874-2171, uri.edu/purchasing

### MASSACHUSETTS

#### GPS AND AIS SYSTEMS, T. S. KENNEDY

**Location:** Buzzards Bay, Massachusetts  
**Respond By:** 08/21/14  
**Ref #:** DTMA92Q140031  
**Pre-Bid Conf:** 08/06/14  
**NAICS:** 336611  
**License Req:**  
**Description:** Available through electronic services  
**Owner:** US Department of Transportation, MARAD  
**Contact:** Jeffrey H. Brown, 757-694-5505, jeffrey.h.brown@dot.gov; Monique Leake, 757-322-5820, monique.leake@dot.gov

### VERMONT

#### SPRINGFIELD CMG PARK, RECONSTRUCT PARK-AND-RIDE, CONSTRUCT BUS SHELTER

**Location:** Springfield, Vermont  
**Respond By:** 08/22/14  
**Ref #:**  
**Pre-Bid Conf:**  
**NAICS:**  
**License Req:**  
**Description:** Available through electronic services  
**Owner:** Vermont Department of Transportation  
**Contact:** Contract Administration, 802-828-2641, fx802-828-5545, www.aot.state.vt.us/conadmin

### NEW HAMPSHIRE

#### PAVEMENT REPAIRS

**Location:** Cold Regions Research and Engineering Lab, Hanover, New Hampshire  
**Respond By:** 08/11/14  
**Ref #:** W912WJ14Q0125  
**Pre-Bid Conf:**  
**NAICS:** 237310  
**License Req:**  
**Description:** Available through electronic services  
**Owner:** Department of the Army  
**Contact:** Robert C. Garrahan, 978-318-8814

### NEW JERSEY

#### MAINTENANCE DREDGING

**Location:** Perth Amboy Anchorage of New York and New Jersey Channels, Perth Amboy, New Jersey  
**Respond By:** 09/10/14  
**Ref #:** W912DS-14-B-0022  
**Pre-Bid Conf:**  
**NAICS:** 237990  
**License Req:**  
**Description:** Available through electronic services  
**Owner:** Department of the Army, Corps of Engineers  
**Contact:** Orlando Nieves, 917-790-8078

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

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**CITY AND COUNTY OF SAN FRANCISCO  
DEPARTMENT OF PUBLIC WORKS**

**Contract No. 2266J (ID No. FCE14126)  
VICENTE STREET AND OCEAN AVENUE  
PAVEMENT RENOVATION,  
SEWER REPLACEMENT, AND  
WATER MAIN INSTALLATION**

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until **2:30 pm on August 13, 2014**, after which they will be publicly opened and read. Digital files of Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents Download site at [www.sfdpw.org/biddocs](http://www.sfdpw.org/biddocs), or purchased on a CD format from 1155 Market Street, 4th Floor, San Francisco, CA 94103, telephone 415-554-6229, for a non-refundable \$15.00 fee paid by cash or check to "Department of Public Works." Please visit the DPW's Contracts, Bid Opportunities, and Payments webpage at [www.sfdpw.org](http://www.sfdpw.org) for more information. Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The work is located on Vicente Street from 19th Avenue to Portola Drive; on Ocean Avenue from Sunset Boulevard to Junipero Serra Boulevard; on Forest Side Avenue from Vicente Street to Taraval Street, and consists of demolition, pavement renovation and curb ramp construction, sewer replacement and drainage work, water main installation, traffic signal work, traffic routing, and all related and incidental work. The time allowed for completion is 280 consecutive calendar days. The Engineer's estimate is approximately \$4,000,000. For more information, contact the project manager, Ramon Kong, at 415-554-8280.

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

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

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

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is **25% LBE**. Call Romulus Asenloo at 415-581-2310 for details. In accordance with SFAC Chapter 14B requirements, all bidders, except those who meet the exception noted below, shall submit documented good faith efforts with their bids and must achieve 80 out of 100 points to be deemed responsive. Bidders will receive 15 points for attending the pre-bid conference. Refer to CMD Form 2B for more details. Exception: Bidders who demonstrate that their total LBE participation exceeds the above subcontracting goal by 35% will not be required to meet the good faith efforts requirements.

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 mayor or the mayor's designee approves the contract for award, and the director of public works then issues an order of award. Pursuant to Charter Section 3.105, all contract awards are subject to certification by the controller as to the availability of funds.

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

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

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

7/24/14  
**CNS-2646134#  
SMALL BUSINESS EXCHANGE**



UCLA

**ADVERTISEMENT FOR PREQUALIFICATION  
(GENERAL CONTRACTOR)**

NOTE: Bidders who successfully prequalified during the initial prequalification period for this project are not required to submit any further documentation, nor attend the below-specified prequalification conference.

The following is a summary of a full Advertisement for Prequalification (CM/Contractor) posted on the UCLA Online Planroom Website (<http://www.uclaplanroom.com>). **All interested parties must go to the website for complete information.**

Subject to conditions prescribed by the University of California, Los Angeles, responses to the University's prequalification documents for a lump sum contract are sought from prospective general contractor bidders (hereafter "bidders") for the following project:

**Project Name:** Carnesale Fitness Center

**Project Number:** 947494.01

**Description of Work:** Conversion of an existing

shell space into a student fitness center. Refer to website for complete description.

**Prequalification Documents Available at:**  
[www.uclaplanroom.com](http://www.uclaplanroom.com)

**Prequalification Document Submittal Locations:**

Contracts Administration  
University of California, Los Angeles  
1060 Veteran Avenue, Suite 125  
Box 951365  
Los Angeles, California 90095-1365  
310-825-7015

or  
UCLA Planroom website  
[www.uclaplanroom.com](http://www.uclaplanroom.com)

**Dates:**

**Prequalification Document Availability:**  
July 22, 2014

**Mandatory Prequalification Conference:**  
July 29, 2014  
Beginning promptly at 10:00 am  
(THERE IS NO GRACE PERIOD)

**Prequalification Submittal Deadline:**  
3:00 pm, August 8, 2014

**License Requirements:**  
B-License (General Building)

**THE REGENTS OF THE UNIVERSITY  
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**UNIVERSITY OF CALIFORNIA  
SANTA CRUZ**

**ADVERTISEMENT FOR BIDS**

Subject to conditions prescribed by the University of California, Santa Cruz, sealed bids for a lump-sum contract are invited for the following work:

**Natural Sciences II—Re-Roof Exhaust Fan Area  
Project Number: 2500-072**

**Description of Work:** Provide all set-up, equipment, labor, and materials to provide new PVC roofing system at the Natural Sciences II equipment area. Provide demolition, asbestos remediation, tapered insulation, sheet metal flashing, exterior painting, and drain inserts.

**Procedures:** Bidding documents will be available at **1:00, Monday, July 28, 2014**, at [www.ucsc-planroom.com](http://www.ucsc-planroom.com) for review and free download. Bidders must attend a **mandatory** pre-bid conference on **Tuesday, July 29, 2014, at 2:00 pm** in the PP&C Conference Room.

Bids will be received only at: PHYSICAL PLANNING AND CONSTRUCTION, CONTRACTS OFFICE, UNIVERSITY OF CALIFORNIA, SANTA CRUZ, 1156 HIGH STREET, SANTA CRUZ, CA 95064.

**Bid Deadline:** Sealed bids must be received on or before **3:00 PM, TUESDAY, AUGUST 12, 2014**.

The successful bidder will be required to have the following California current and active contractor's license at the time of submission of the Bid: GENERAL BUILDING CONTRACTOR—B.

Every effort will be made to ensure that all persons have equal access to contracts and other business opportunities with the university within the limits imposed by law or university policy. Each bidder may be required to show evidence of its equal employment opportunity policy. The successful bidder and its subcontractors will be required to follow the nondiscrimination requirements set forth in the bidding documents and to pay prevailing wage at the location of the work.

The work described in the contract is a public work subject to section 1771 of the California Labor Code.

**Estimated Construction Cost:** \$92,500.

**THE REGENTS OF THE UNIVERSITY  
OF CALIFORNIA**  
University of California, Santa Cruz, July 2014

**The public legal notices on this page are among the many recently running in Small Business Exchange publications in California. We include them here as examples for Northeast governments, agencies, universities, institutions, and organizations to consider.**



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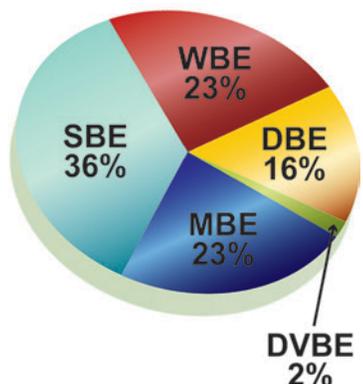
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**SKANSKA USA CIVIL NORTHEAST  
IS SOLICITING COST PROPOSALS  
FROM NEW YORK STATE CERTIFIED DBE SUBCONTRACTORS/VENDORS**

**Grand Central Terminal—East Side Access Project  
Concourse and Facilities Fit-Out  
MTA Capital Construction Contract No: CM014B  
Bid Date: August 13, 2014**

**Description of project:**

The work of this Contract provides for the fabrication and construction of permanent structural concrete lining, interior structures, and fit-out for caverns and tunnels previously excavated by others beneath the existing Grand Central Terminal located in Manhattan.

There are many subcontracting opportunities. If you are interested in bidding on this project, please contact Skanska's Outreach Coordinator: [Julia.Maxwell@skanska.com](mailto:Julia.Maxwell@skanska.com)

• As per contract requirements, all potential subcontractors must submit their EMR as well as Worker's Compensation Insurance Rate. •

**Safety First!**



## Workplace Communication: The Fine Art of Questioning

By Odette Pollar

The door closes behind your staff person and you wonder if anything was accomplished in your meeting. You have attempted to keep the lines of communication open, but no matter how often or how much you talk, you do not seem to get any closer to understanding. When you are seeking suggestions to improve operations, feedback about a new project, or to discover what has been bothering a key employee, asking questions is the obvious answer. The trick is to ask the right types of questions or you may find yourself with less than you hoped for.

Broadly stated, there are two types of questions with variations within each: open-ended or closed questions. Closed questions allow only yes/no or true/false answers. “Aren’t you ready yet?” “Do you like the new artwork?” Although these can be quite useful in narrowing a conversation, or for intentionally preventing answers that are too detailed, these are not the best choice when your purpose is to hear another’s opinion. Open-ended questions allow many possible answers. They solicit more in-depth

and thoughtful answers. “What do you think of the new policy?” “How would you feel about changing your shift times?” These are particularly useful with people who might be reticent to state an opinion.

It is easy to confuse an open-ended question with a directive question or even a disguised closed question. “This new promotion is really great, don’t you think so?” It would take a very strong or brave person to answer in the negative. The question itself telegraphs the expected response. If you really want to know what is troubling an employee or why their performance is not up to par, consider a question that would require a more detailed answer such as: “You looked frustrated during that last phone call. Did you run into some kind of problem?”

“Don’t you think you would enjoy learning some new skills?” This may sound open, yet it really is not. There is no other intelligent way to answer that except to say yes, even if this is not your feeling. If you are trying to find out why training classes have not been well attended, this does not allow the person to tell you the underlying issues. Perhaps they are overworked

or three people were out sick or the classes are too advanced.

Some questions are described as loaded. They are emotional in content, accusatory, or in some other way potentially damaging to the listener. “Don’t you think you should be willing to travel more?” This question implies that he or she may not even be trying. A more effective inquiry is: “Help me understand what is making it difficult for you to take out-of-state assignments.” This will open the door to a fruitful conversation rather than a confrontational one.

When your purpose is to get an idea of an employee’s perception of work, their environment, or any hindering factors, “Why don’t you make as many sales calls as our more successful reps?” will probably open you up to an argument about whether he or she is making as many calls or a discussion about how circumstances are different for them. Once people become busy defending themselves, you lose the thoughtful answers that you were initially looking for. A better choice might be: “Is there a way that I can help you increase your call ratio and close more sales?”

Asking good questions is a skill that takes

a little practice. Once mastered, it will ease your interactions and improve the quality of your communication. You might be surprised by what you hear.

*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.*



## Great Lakes Restoration Initiative Action Plan II . . .

Continued from page 1

developed to track all actions implemented under GLRI Action Plan II. There are ten measures of progress with annual targets and other measures of progress that will be reported annually to track progress toward long term goals that will take more than five years to reach.

GLRI Action Plan II includes many ideas developed during the first five years of the Great Lakes Restoration Initiative that were contributed by the Great Lakes Advisory Board, the US EPA Science Advisory Board, the US Government Accountability Office, the Congressional Research Service, states, tribes, municipalities, and the general public. All of the federal agencies involved in the Great Lakes Restoration Initiative are grateful for these recommendations and will be actively seeking additional input as part of the science-based adaptive management cycle—as we implement and improve the Great Lakes Restoration Initiative and as we work with our many partners to protect and restore the Great Lakes.

### Toxic Substances and Areas of Concern

During the first five years of the Great Lakes Restoration Initiative, federal agencies worked with state and local partners to complete all of the management actions required to remove four Areas of Concern from the list of areas designated as the most contaminated sites on the Great Lakes by the 1987 Great Lakes Water Quality Agreement:

- Sheboygan River
- Deer Lake
- White Lake
- Ashtabula River

The Presque Isle Bay Area of Concern was also delisted in 2013—only the second delisting on the United States side of the border since Areas of Concern were designated pursuant to the 1987 Great Lakes Water Quality Agreement.

Under GLRI Action Plan II, federal agencies will continue to work with state and local partners to remediate and restore Areas of Concern. Federal agencies will implement critical management actions in all of the remaining AOCs and will complete all management actions required to delist the following eleven:

- Saint Clair River
- River Raisin
- Waukegan Harbor
- Saint Marys River
- Buffalo River
- Grand Calumet River
- Muskegon Lake
- Menominee River
- Clinton River
- Rochester Embayment
- Manistique River

Remediation and restoration in these Areas of Concern will include dredging contaminated sediment and restoring habitat (e.g., improving fish passage, restoring wetlands, and removing dams).

During the first five years of the Great Lakes Restoration Initiative, federal agencies worked with state and local partners to remove [several] Beneficial Use Impairments in [several] Areas of Concern—tripling the number of Beneficial Use Impairments removed in the preceding twenty-two years.

Under GLRI Action Plan II, federal agencies will work with state and local partners to remove

[several] additional Beneficial Use Impairments in the remaining twenty-nine Areas of Concern. These Beneficial Use Impairments include beach closings, restrictions on drinking water consumption, nuisance algal blooms, restrictions on dredging, fish and wildlife deformities, restrictions on fish and wildlife consumption, and loss of fish and wildlife habitat.

The process for removing Beneficial Use Impairments and delisting Areas of Concern starts with a scientific assessment to determine the extent to which beneficial uses are impaired and the types of management actions required to remediate the Area of Concern. After management actions are implemented, a scientific assessment is conducted to determine whether beneficial uses have been restored. An Area of Concern is eligible to be delisted when all Beneficial Use Impairments have been removed.

During the first five years of the Great Lakes Restoration Initiative, federal agencies and their partners implemented projects to protect human health from contaminants in Great Lakes fish while clean-up efforts continued. Federal agencies and their partners updated fish consumption advisories and provided improved public information on the health risks and benefits of Great Lakes fish consumption.

Federal agencies and their partners focused outreach on those populations with the highest risk of contaminant exposure, including:

- Women who may become pregnant
- Children
- Urban anglers
- Tribal communities
- People who rely heavily on Great Lakes fish in their diets

Federally funded research documented elevated blood mercury levels in newborns in the western Lake Superior basin. Additional GLRI funding was provided to train healthcare professionals to advise patients about safe fish consumption choices (e.g., testing the effectiveness

of fish consumption advisories; working with health care providers to “screen” patients for fish consumption practices and blood contaminant levels).

Under the GLRI Action Plan II, federal agencies and their partners will continue to provide improved information on the health risks and benefits of Great Lakes fish consumption. Targeted outreach to high-risk fish-consuming populations will be used to promote healthy fish-consumption choices that minimize the risk of contaminant exposure. Outreach activities will incorporate culture, ethnicity, gender, age, and other factors to maximize the effectiveness of fish-consumption advisories.



During the first five years of the Great Lakes Restoration Initiative, federal agencies and their partners characterized and assessed risks that emerging contaminants may pose to Great Lakes fish and wildlife. Agencies and their partners were able to gain a better understanding of the presence and distribution of emerging contaminants, potential routes of exposure, and potential impacts on fish and wildlife.

Under GLRI Action Plan II, federal agencies will continue to work together and with partners to further evaluate emerging contaminants that have the greatest potential to adversely impact Great Lakes fish and wildlife—impacts which may also result in ecological, economic, and

Continued on page 11

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## Bank Gift Demonstrates Power of Small Business Innovation

By Maria Contreras-Sweet

*Editor's note: Maria Contreras-Sweet is the administrator of the Small Business Administration.*  
 WASHINGTON (July 22)—Today on Capitol Hill, I joined leaders of JP Morgan Chase as they announced a five-year, \$30 million philanthropic investment to support the pioneering work of

American small businesses joining regional clusters. Clusters are public-private partnerships that convene a region's corporations, small businesses, universities, investors, and regional economic organizations to achieve synergies and productivity levels that a single company could not. Chase's commitment is believed to be the largest private-sector contribution to date in support of clusters. SBA was the very first federal agency supporting this regional growth strategy back

in 2010. Since then, we've played a leading role in interagency efforts to create and support clusters. We've provided more than \$21 million in government grants and contracts, and we've organized forums for cluster leaders to discuss strategies to increase the commercialization of new technologies created by small businesses.

Clusters are supporting entrepreneurs who work in some of the key emerging industries of the twenty-first century. This matters, because it's our small businesses that have emerged as America's leading innovators, producing thirteen times more patents per employee than large firms. Small businesses employ more than forty percent of America's high-tech workers, and their size and nimbleness allow them to quickly adapt to emerging science and changing commercial realities.

While smaller firms house some of this nation's brightest minds, what they usually don't house are large development departments that specialize in securing grants and new contracts. As a result, highly qualified small businesses often miss out on opportunities to gain entry into promising new markets.

That's where clusters come in. They convene all the major players, who pool resources and expertise to attract funding and research dollars, which in turn helps small firms scale up and hire. Clusters also train the local labor pool in specific skill sets that are in high demand—usually in the STEM disciplines (science, technology, engineering, and math). In short, clusters help regions harness what makes them special to

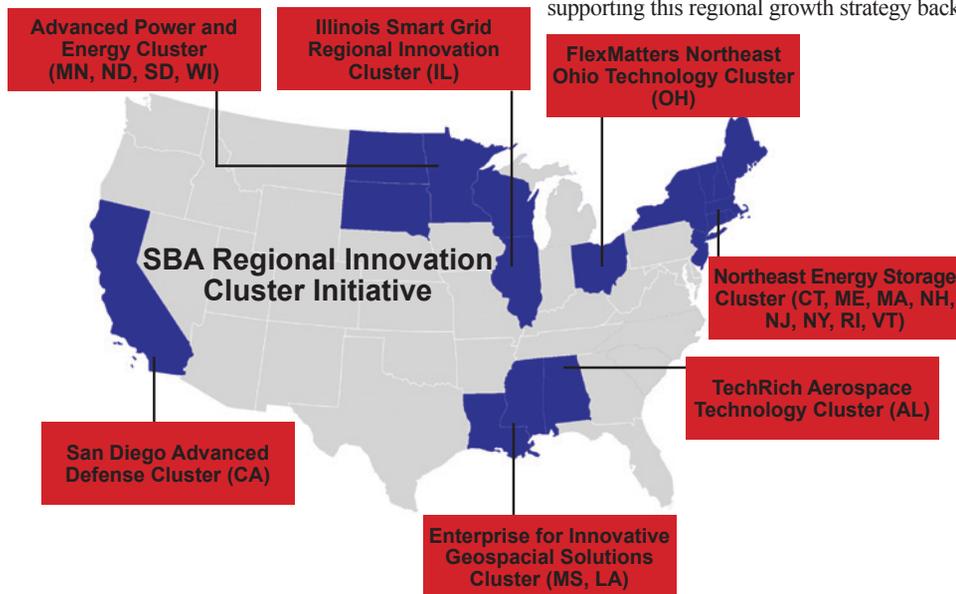
drive breakthroughs in emerging industries with the potential to help power the American economy for generations.

The SBA currently supports clusters focused on advanced power and energy in Minnesota, geospatial technologies in Mississippi, defense and aerospace in Alabama, smart grid technologies in Illinois, electrochemical energy storage in Connecticut, cyber security and defense technologies in San Diego, and flexible electronic products in Ohio.

A third party evaluator just completed the third year of a performance report [*The Evaluation of the US Small Business Administration's Regional Innovation Cluster Initiative*] comparing small businesses that participated in an SBA-funded cluster with their local competitors that did not. Entrepreneurs in clusters created jobs and grew their payrolls four times faster than their industry peers. And over the three-year period, they attracted an additional \$161 million in private capital and grants to support their work. Nearly nine in ten entrepreneurs said they were unable to obtain similar support outside of the cluster.

Chase's commitment is powerful evidence that major players in the finance world are now seeing the light on clusters. And that's good news for the small businesses that are quietly powering our economy's high-tech transformation. These are exciting times to be both an innovator and an entrepreneur in America. Who knows where the next Silicon Valley may spring up?

Source: Small Business Administration



## Educational Entrepreneurs in Vermont, Senegal, Beyond . . .

Continued from page 2

of professionals from many countries who work in Senegal. "Going to Senegal," Katie Taylor says, "is the best decision I've ever made. Going to Goddard College is the second best decision."

One doesn't simply land in Senegal then arrive at Goddard College in rural Vermont without following a personal historic trail.

Katie Taylor grew up in a tiny unincorporated community nestled near snow-capped peaks in a national forest in Oregon. There she attended a two-room school, which, since the 1880s, has provided a surprisingly good education for its students, thanks in large part to the concern and involvement of a strong local community that values solid academics, superb teachers, and memorably enriching field trips.

Under the auspices of the two-room school, she attended grades seven through twelve in a larger district thirty minutes away through the forest.

In her formative years, teachers, parents, and the community at large insisted on excellence, personal responsibility, and ethical behavior. This grounding no doubt helped Ms. Taylor to navigate and survive the modern perils of teenage years. Playing soccer fostered drive and appreciation for teamwork and camaraderie. She learned to build snow caves in which to stay warm on overnight hikes at below-freezing temperatures. On youth trips to Washington, DC, and Toronto, Canada, Ms. Taylor was ready to go each morning—packed, organized, and in place—without adult wheedling.

Perhaps her experience in Toronto in July 2002, amidst hundreds of thousands of youths from nearly two hundred countries, helped breathe life into her passion for international relations.

Always an entrepreneur, she mowed lawns, babysat, made crafts to sell at the holiday bazaar, and worked in an exquisite small restaurant open only for dinner. She chopped vegetables for the chef; she later made artistic desserts.

Drawn to art, she attended junior college and studied silk-screen design and printing. Then she transferred to the University of Oregon.

"I've always been interested in world affairs, learning about different cultures. At the University of Oregon, I took classes in cultural geography, sociology, and anthropology. I had taken similar classes at the community college, and even in high school and grade school. I came from a really small town but have an adventurous spirit."

She began to delve into important international affairs, focusing on Africa, learning about the different cultures. "Once I knew I was going to go to Senegal, I took more classes about West Africa and learned French. The 'Africa in Oregon' class connected us with nonprofits based in Oregon that had to do with Africa. I also took a class about working and studying in different countries. Each student focused on a particular country or area that they thought they'd be going to and submitted a fifteen-to-twenty-page paper. I chose Senegal. It was very relevant to what I would be doing after college."

During her study-abroad year, Ms. Taylor lived with a host family, who kept goats on the roof of their home in bustling Dakar. She learned how to cook delicious meals in one metal pan heated on a gas canister. She attended classes several days a week at the CIEE campus. Taught by Senegalese professors, the classes were similar to those at American universities, but with an African focus. Ms. Taylor later had an internship through CIEE at a "pottery school for the handicapped—mostly children, some young adults." She formed friendships with locals—including some avid soccer players.

At the year's end, when the other students in the CIEE program returned to America, she decided to stay. She landed a job helping to teach English to young Senegalese children, moved to her own small apartment, and stayed in touch with her host family. Then she stayed the next year, teaching at the international school.

During her first two years in Senegal, Ms. Taylor recognized at least four things:

1. She loved spending days with children in the golden ages of five through eleven.
2. She enjoyed living on her own in a foreign country and wanted to experience other countries.

3. She saw that teaching important basics to children—English has become a staple in the global community—would help equip them to strive toward their own dreams.

4. She realized that in order to teach a classroom of students, not only to assist, she needed to augment her BA with a master's degree in education.

A Senegalese teaching colleague in Dakar had earned his bachelor's degree through Goddard College's low-residency program and recommended it. Ms. Taylor explored various college websites, finally settling on Goddard. She attended her first eight-day residency in January 2014.



"The education program is small in general; that semester, thirty to thirty-five students were working toward their BA or their MA in education." Students had to develop their entire two-year study plans, "which felt stressful, overwhelming."

The most significant take-away from these days was "getting used to the entire system—much different from any that I had heard of or experienced. How empowering and free it is to learn for myself, not dictated to by teachers or a set curriculum!"

Starting her second of four semesters, she recently attended another eight-day residency. In February 2015, Ms. Taylor will begin student teaching in Senegal, supervised by a local instructor. She expects to receive her MA in January 2016.

Katie Taylor is becoming an entrepreneurial itinerant teacher, preparing for the next adventure.

An earlier model of this is B. Mary Paget. Born in 1929, Ms. Paget (now Inkster) was a winning downhill slalom racer. One summer after college graduation, she decided she'd like to spend time working on the Riviera in France—which lacked snow-covered downhill slalom slopes. Adapting, she quickly learned the basics of water-skiing, gave lessons to tourists and others, and paid her way through a fine summer on the Mediterranean.

In Ed Aardva's line of entrepreneurial itinerant teaching, the students come to him via satellite from around the globe. By profession, Mr. Aardva is a rocket scientist who once helped to launch NASA space shuttles and currently launches and navigates GPS satellites. To earn extra money to help pay for his children's college educations, he teaches various practical aspects of astronautical engineering to students logging in from as far away as Australia.

Jennifer Franz offers another example. Born in South Africa, she earned a degree as a fine artist. She became a graphic designer in America, then earned credentials to teach in elementary schools for two decades. Her passion for art grew into a love for Asian art. In her mid-fifties, Ms. Franz combined her loves. She now teaches English in China, where native English speakers are in high demand. On days off, she explores cultural and natural wonders of China, emailing photos to family and friends on other continents.

Closer to the overall focus of Small Business Exchange Northeast newspaper, many experts in various aspects of small business ownership, DBE certification, government contracting, bonding, and other required elements offer their practical knowledge as local, itinerant, regional, or online instructors. They often work through agencies such as Procurement Technical Assistance Centers (PTAC), the Small Business Administration (SBA), New York's Metropolitan Transit Authority (MTA), and similar entities that help develop trained, certified subcontractors able and willing to help build and rebuild the nation's infrastructure.

A common theme in these life examples is this: Find your calling, learn, get ready, and go do it.

# News and Information

## Avoiding the Seven Most Common Negotiating Mistakes

By Eldonna Lewis Fernandez

While even the word “negotiation” can evoke fear, stress, and anxiety for many, the intent is quite simple: to discuss and ultimately agree on a deal. Whether it’s a multimillion dollar contract or just deciding where to meet for lunch, life is rife with negotiations. And the negotiation process is a lot like a chess game where strategy reigns supreme—one thoughtfully considered move at a time. Make a careless, short-sighted, ill-conceived move and suffer the perilous consequences.

Even when faced with the most daunting of deals, regarding the act of negotiation as a “game” may alleviate the apprehension and give you the confidence to make power plays that will ultimately facilitate your desired result. Unlike strategy games like chess, however, the most effective deals are a win-win proposition for all parties rather than a winner-loser result.

To help individuals maximize their bargaining prowess in business and in life, here are the seven most common mistakes that are made during a negotiation:

### 1. Lacking Confidence

Many people think they need to show a certain kind of confidence, like being loud, bold, or brazen, to successfully negotiate a deal. Others think that a lot of experience is required to be a good negotiator. Most of the time it merely takes tenacity and good old preparation to

ensure you are aptly equipped to assert mutually desirable terms, anticipate objections, and discern what motivators or “hot buttons” will resonate with your opponent. Projecting confidence also means having heart, which is endearing to others whether or not you have years of negotiation experience. This can also result in the opposition having a less defensive stance, making them more amenable to your stipulations. Without projecting a notable level of confidence and backing that up with solid, well-researched information, failure will surely prevail.

### 2. Thinking Something Is Non-Negotiable

When you think like a negotiator, everything is negotiable! It’s a mindset you have to operate from in order to become not just a good negotiator, but a great one. When you decide that the terms for anything can be changed in your favor, a world of opportunity presents itself. Of course, as with most things in life, there will be rules to adhere to with each deal on the table, which are needed to evade chaos and keep discussions on track. However, even rules are negotiable! They can be modified if you simply propose an ethical, viable, and mutually beneficial alternative solution. Powerful negotiators are rule breakers!

### 3. Not Building Relationships First

This is probably one of the biggest mistakes individuals make in regards to negotiation and in business in general. Perhaps you have attended the standard “networking” event where you give

dozens of cards out without having a real conversation with anyone. It’s time to slow down and start making real connections with people—particularly those you might be involved in a deal with later on. Find out something about them and their lives. Get personal. Much useful



information can be gleaned during casual conversation, including what they value in life, what motivates them, what annoys them, their ethics, etc. Find out something about them, personally, and not just their business. You might be surprised how well you can leverage what you learn through a genuine conversation with someone.

### 4. Not Asking for What You Want

There is one key truth in negotiations: You must ask for what you want. Sounds simple enough, but in practice it can often be daunting. People naturally fear rejection or were taught not to be “greedy” as children, so we instinctively refrain from asking for things in life. However, in business, rejection is never personal—it’s merely a reflection that you did not present a viable argument substantiating why you should get what you want. It’s the offer that is being rejected, not you, so keep emotions in check and recalibrate your approach. “No” often just reflects a need for more information, and take heart in knowing that people say “no” an average of three times before they say “yes.” It is important to understand that if you don’t ask you don’t get and the only way to master the art of rejection is to get rejected and keep asking. When negotiating, make it a priority to ask for exactly what you want. Most of the time you will either receive what you want or an acceptable alternative.

### 5. Talking Too Much

Talking too much is a sure-fire way to kill a deal. Have you ever been offered a product or service, and the salesperson kept talking until he

or she talked you right out of the purchase? If they would have simply asked for the sale and stopped talking, their chance for success would have increased significantly. Never underestimate the power of silence. There’s an old adage that says, “He or she who speaks next loses.” When discussing a deal, if you simply stop talking and get comfortable with the awkwardness of silence, your ability to win your argument, sell the product, or a get concession in the negotiation increases significantly.

### 6. Not Documenting

The importance of getting the final agreement in writing cannot be stressed enough. Even better, consult with a contract attorney to review contractual documents or any that require a signature. The purpose of a written agreement or contract is to provide protection for both sides and alleviate any ambiguity of terms. Myriad problems can occur when the terms of a deal are not put in writing because what you *think* the other party said and what they *think* you said can be two different things. Documenting the agreement eliminates such perception problems and protects the interests of all parties involved.

### 7. Signing without Reading

Before you sign on the dotted line, it’s imperative you read what you are signing—no matter how large of a packet it entails. Modern life is fast paced and people are usually engaged in multiple things at once, making it difficult to focus and causing some to sign legal documents without reading them first. The result can be nothing short of disastrous. Make sure you read any agreement or contract in full, to ensure you are not confirming terms you will regret and cannot undo, which can cause copious problems for your future.

Whether you are a seasoned negotiator or avoid wheeling and dealing with people altogether, you will vastly improve your results and be motivated to “get in the game” by knowing how to avoid these prime pitfalls. To gain advantages in your business or in your personal life, the art of “thinking like a negotiator” will profoundly impact your ability to actualize your desired outcome.

Veteran negotiation and contracts expert Eldonna Lewis Fernandez, author of *Think Like a Negotiator*, has over thirty years of experience crafting killer deals both stateside and internationally, many in excess of \$100 million. A retired United States Air Force master sergeant who served for twenty-three years in the military, she is currently the CEO of Dynamic Vision International—a specialized consulting and training firm that helps individuals hone negotiation skills—as well as a nationally regarded keynote speaker, session leader, and panelist on the art of negotiation. Eldonna may be reached online at [www.ThinkLikeANegotiator.com](http://www.ThinkLikeANegotiator.com).

## Open Letter to Congress . . .

Continued from page 1

*Bad roads, for example, are costing individual drivers hundreds of dollars a year due to side effects like extra wear and tear on their vehicles and time spent in traffic.*

*Simply put, the United States of America is in a united state of disrepair, a crisis made worse by the fact that, over the next generation, more will be demanded of our transportation system than ever before. By 2050, this country will be home to up to one hundred million new people. And we’ll have to move fourteen billion additional tons of freight, almost twice what we move now.*

*Without increasing investment in transportation, we won’t be able to meet these challenges. According to the American Society of Civil Engineers, we need to invest \$1.8 trillion by 2020 just to bring our surface transportation infrastructure to an adequate level.*

*So what America needs is to break this cycle of governing crisis-to-crisis, only to enact a stopgap measure at the last moment. We need to make a commitment to the American people and the American economy.*

*There is hope on this front. Some leaders in Washington, including those at the US Department of Transportation, are stepping forward with ideas for paying for our roads, rails, and transit systems for the long-term.*

*While we—the twelve transportation secretaries—may differ on the details of these proposals, there is one essential goal with which all twelve of us agree: We cannot continue funding our transportation with measures that are short-term and short of the funding we need.*

*So what America needs is to break this cycle of governing crisis-to-crisis, only to enact a stopgap measure at the last moment.*

*On this, we are of one mind. And Congress should be, too.*

*Adequately funding our transportation system won’t be an easy task for our nation’s lawmakers. But that doesn’t mean it’s impossible. Consensus has been brokered before.*

*Until recently, Congress understood that, as America grows, so must our investments in transportation. And for more than half a century, they voted for that principle—and increased funding—with broad bipartisan majorities in both houses.*

*We believe they can, and should, do so again.*

Source: US Department of Transportation



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# Marketing on a Shoestring Budget, Part 7: Spotlighting Helpful Guidelines for Visionary Young Entrepreneurs

By Marie Sheahan Brown

“When I first learned about light at a young age, I knew I wanted to capture it. That’s why I became a professional photographer.” Andi Dean (pronounced “AndEye”), whose dyslexia makes reading difficult, followed a non-academic trail.

She learned the science, technology, and art of photography in rigorous hands-on programs offered through city colleges in three cities: San Francisco, Sacramento, and Seattle. Most recently, in 2012, she earned an associate of applied science degree in business photography and photographic lighting at Seattle Central Community College.

Her studio is the whole world. The tools of her trade fit into a clean small car, which she drives hundreds of miles to the next photo shoot—wherever the light might lead her.

“But I’m not great at marketing, the business side of the business.”

“That’s what I AM good at,” her friend and business partner, Genevieve Tiangco, chimes in. While Ms. Tiangco has also studied photography and takes beautiful photos, she brings to the team the arts of frugal money management, writing, and pleasantly assertive promotion of the business.

They met more than a decade ago in photography school, have lived and worked (not necessarily as photographers) in different cities, and have touched base from time to time. In early 2014, they began to discuss working together, recognizing the benefits of complementary gifts, the synergy (a still-excellent 1980s buzzword) of two creative minds generating greater ideas, the enhanced safety of traveling in pairs on long highways and trails, the re-energizing influence.

It’s important to market yourself in order to stay in business doing what you love. Even before the marketing comes the motivation. Finding a good complementary team is a first step, but there’s

more. Without having read Leo Sun’s regular column in [businessdictionary.com](http://businessdictionary.com), Ms. Dean and Ms. Tiangco are beginning to recognize and follow the wisdom of his advice as they formulate and implement their business plans:

### Motivation Techniques for Young Entrepreneurs

As a young entrepreneur, it is easy to lose your way, to lose steam as motivation wanes. Failed products and poor sales can crush your spirit, and the loss of support from family and friends can cause you to doubt yourself. What are some ways young entrepreneurs can keep up their spirits and persevere in today’s cutthroat business environment?

### Time Is on Your Side

Just as financial advisers tell young investors, “Time is on your side,” when you’re young, you can take higher risks, such as buying up high-risk stocks and waiting a decade before selling. The same applies to small businesses. If you’re young and able, you have the luxury of failing and being able to pick yourself back up. You’re able to take risks that older businessmen simply can’t afford to take.

### Don’t Look Before You Leap

Fear is a great motivational tool. If you want to start up a business, quit your day job. Transfer your life savings to a trusted family member, then tell them to withhold it from you. Once you’ve removed all your safety nets, you’re ready to leap. The greatest entrepreneurs have risen from desperation—and you’ll never truly feel desperate unless you lose your monthly income and access to your savings.

### The Glass Is Always Half Full

There’s simply no point in viewing the glass as half empty. Pessimists should not be entrepreneurs—they should try to make a living shorting stocks instead. A great motivational tool is to always look at the bright side—a cliché, for sure—but also one of the most important qualities

of a motivated manager. Perhaps you botched a product release, and a competitor flattened you. It’s only a big deal if you didn’t learn anything from the costly lesson. It was worthwhile if you’re able to perform a thorough autopsy of your dead product to understand why it failed. Your product didn’t fail—rather, you were given an opportunity to see weaknesses that you couldn’t see earlier.

### Relax!

Sometimes you just need to take a time out and relax. Put the world on pause, and put on your favorite CD. Go out for a cup of coffee, get a massage, and let your worries melt away for the day. Rushed and stressed managers often make terrible decisions. Taking a day off and getting away from the hustle and bustle of the workplace can help you come back to work with a fresh perspective on the current situation. Encourage your coworkers to take breaks, or hold meetings in outdoor, casual environments.

### Reevaluate Your Priorities

Sometimes our personal and professional lives get so fragmented that we lose sight of what’s important; we become creatures of habit and routine rather than passion and motivation. Think of your mind as a hard drive desperately in need of defragmentation, a process of reorganizing disassembled volumes that are scattered carelessly about rather incoherent volumes. Meditation, exercises, and prayer—depending on your personal preferences—can help center your spirit and allow you to see what’s truly important in your life.

### Connect with Loved Ones

Our personal connections with family and friends are often sacrificed in the name of our careers. Reconnecting with friends and family can put us back in our place, motivating us either to try harder or to relax more. You might be earning a lot of money, but if you’ve become so alienated from the important people in your life, is all that cash worth it? It’s doubtful that

you can stay motivated if no one is there to share your success.

### Other Sources of Motivation

The key to staying motivated is simple—stay positive. Inspect yourself from time to time and ask yourself if you’re truly happy, and can stay positive. If you can’t, it’s time for a change.

©2014 Andi Dean



Andi Dean envisions traveling to communities that are distant from professional photographic studios, offering her talents for a reasonable fee to people in those communities who want or need excellent artistic photographs taken of their families, businesses, created products, athletics, communities, nonprofits, and natural beauties. By intentionally living and conducting their small business on a shoestring, she and Ms. Tiangco keep their overhead low, their fee affordable.

Perhaps more important, traveling light gives them the freedom to follow and capture the light wherever it may lead.

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## Why Do Business Loans Get Rejected?

By Doug Devereaux of MEP

Access to capital, especially access by small privately held companies, is a component of growth.

According to an article in *Forbes* magazine citing data from Pepperdine University's 2014 Capital Markets Report, while nearly eighty-nine percent of business owners report having the enthusiasm to execute growth strategies, only forty-six percent report having the necessary capital resources to successfully execute the growth strategies. Among the smallest businesses (those with less than \$5 million in revenue) that sought bank loans in the previous three months, only thirty-nine percent in the same study reported that they were successful in securing a loan. It is also quite common for these small-company owners to be turned down for loans and not know exactly the reasons why.

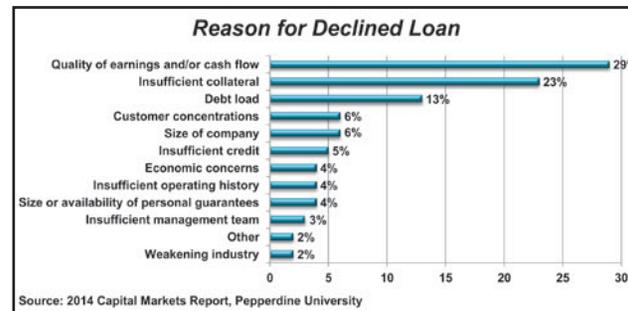
### The Reasons Business Loans Are Rejected

The president of new markets and community affairs at Northside Bank in Adairsville, Georgia, acknowledges that he often hears from business owners whose loan applications have been rejected by other banks and many times they are not told the reason for the denial. His bank is currently working with those clients to help them understand any credit-related shortcomings.

The Pepperdine study found that the top reason lenders rejected a business loan application was the quality of the applicant's earnings or cash flow. Quality of cash flow refers to whether cash generated by the company is mostly driven by nonrecurring sources of cash (e.g., sales of assets like real estate, etc.), by something unusual like late payments to vendors, or by profitable and sustainable sales. The challenges to proving good cash flow may be compounded when a company uses accounting practices that maximize expenses to depress cash and earnings and thereby minimize taxes. This strategy typically hurts owners when it's time to sell the business or apply for a loan, unless they can provide the buyer or lender with additional evidence of the business's profitability and earning power.

Insufficient collateral and debt load were the next most common reasons cited for loan denials according to the same study. Collateral typically includes equipment, buildings, inventory, or accounts receivables. Debt load includes existing outstanding debt, both long term and short term. Some banks may not require collateral for some borrowers, but overall most do for smaller businesses. The Pepperdine 2014 survey found that banks required collateral one hundred percent of the time for loans of \$1 million, and personal guarantees were often required for loans below

\$5 million. However, most lenders are not really interested in gaining ownership of the collateral; they are more interested in assurances that the loan will be repaid through sufficient cash flow.



### Significance of Cash Flow to MEP Centers Working with Clients

It has been said that cash flow is the lifeblood of all business. Because it is cash that repays debt (and not necessarily collateral), demonstrating positive cash flow is key for companies.

MEP services that assist companies in achieving significant improvements in the competitive edge elements of process speed, product quality, costs, and business excellence, can help those companies demonstrate to lenders that they are capable of providing high-quality products as efficiently and profitably as possible while being very responsive to customer demand. MEP centers that include in such services "cash to cash" and "call to cash" discussions with their clients, prepare companies with the insight on what lenders will look for when considering a loan application.

Moreover, company owners considering an ownership transfer at some point in the future will need to think about the value of their company. Since valuations are often based on cash flow or the company's earning power, improving an understanding of how a company ranks (e.g., are expenses too high compared against sales or compared with competitors) relative to those in the same industry or same geographic area, can be an invaluable instrument to help client companies and business owners.

Applying for a business loan can be frustrating and stressful, and it is confusing to have an application denied with little explanation. But while banks have different requirements and standards when it comes to loan applications, the Pepperdine study reveals that the universal requirement cited is still tied to a company's cash flow and quality of earnings—i.e., "Cash is King."

Source: Manufacturing Extension Partnership

## Using Credit Unions

By Roger Thorne of Demand Media

Credit unions and commercial banks are two options businesses have when considering whom to use for their banking needs. Both organizations provide checking, savings, and lending options, and both are insured by the federal government. Credit unions often offer the same financial services to small businesses, but you'll want to know how to use their services before signing up.

### Step One

Understand the difference between a credit union and a commercial bank. While both credit unions and banks provide many, if not all, of the same services to individuals and businesses, there are some differences you should be aware of. Credit unions are generally smaller than commercial banks and are limited in the amount of money they can provide in the form of loans to members. While this is not a problem for most small businesses interested in using a credit union, it may be if your business requires substantial funds. Make sure your credit union is large enough to serve your needs before using them for your business.

### Step Two

Find a credit union in your area. Most credit unions are local or regional organizations. You'll have to find one in your area that offers business as well as personal services. Some credit unions may not offer business accounts to its members, but most of them will. If you require payroll services, merchant processing, or other business service, make sure you inquire about their availability. Be sure to find one that is convenient and able to help you set up accounts easily, especially if you are transferring from a current account with a commercial bank.

### Step Three

Sign up as a member. Unlike commercial banks, credit unions are owned by the people who have accounts with them, usually referred to as members. Commercial banks are privately or publicly owned, with customers instead of members. Because of this, you'll have to sign up with a credit union to become a member. Membership is often offered for free or at a minimal fee. Once you're a member, you can apply for credit cards, commercial or business loans, checking accounts, CDs, or any of the other products offered by the credit union.

Source: Demand Media

## The Next Big Thing in Banking Will Be a Firm Unknown Today

By Richard Magrann-Wells

*Editor's note: Richard Magrann-Wells is a senior vice president and the financial services practice leader for Willis North America.*

"Chase or Google?" my colleague challenged me, asking which would be more important in ten years.

The answer may well be, "Neither." Thanks to technology, many services that were once the exclusive domain of banks can now be offered by much smaller and nimbler firms like Lending Club, Square, and Prosper.



Google or Apple may well use their mountains of cash to buy some of these startups. Or perhaps banks will see the opportunity and scoop them up instead, as Banco Bilbao Vizcaya Argentaria (BBVA) did with the digital banking platform Simple.

There is, however, another possible—and chaotic—alternative. Web-based newcomers like Uber, AirBNB, and ZipCar have disintermediated the established hospitality and transportation industries in an extremely short period of time. We have not yet seen the killer app that will unseat traditional banks, but it might yet be coming.

The next big thing in financial services may well be person-to-person payments. Google Wallet is striving to become the leader in electronic commerce, but it has yet to truly capture the public imagination. That leaves plenty of room for disruption from one of the dozens of person-to-person payment systems currently proliferating around the Internet, including the wallet app Venmo and Bitcoin startup Circle Financial.

Likewise, peer-to-peer lending is in its nascent stage but growing quickly. Lending Club's initial public offering, expected to come later this year, may raise as much as half a billion dollars. The company already boasts a valuation of nearly \$4 billion. Peer-to-peer firms are no longer Internet pipe dreams but real institutions with real money behind them.

I submit that the future of banking—that collection of services that moves money and investments—may well be dominated by firms whose names are unrecognizable to most Americans at present. If an app were available tomorrow that allowed me to move money from my account to a friend's securely and simply, I probably wouldn't care if the logo attached to the app belonged to a Fortune 500 company or a relative newcomer. I am certain that my children, who grew up downloading apps and music from any available website, wouldn't care.

These upstarts won't be traditional deposit-taking organizations in need of insurance from the Federal Deposit Insurance Corp. Nor

will they seek access to the Federal Reserve discount window or underwriting securities. They will, however, bring with them a whole new set of risks—from greater fraud threats to heightened cybersecurity dangers.

Regulators will be hard-pressed to keep up with oversight of these new entrants into the fringes of their world. However, the public has repeatedly shown that they are willing to accept those risks in exchange for convenience. I, for one, now deposit my checks by taking a photo with my phone. I pay for my coffee with a mobile payment app that allows the coffee shop to debit my account. While both of these services present additional risk, they also make my life a little easier. It's a tradeoff many consumers are willing to make.

If the future of banking lies beyond traditional banks, what are the established institutions to do? The answer is simple: Don't get left behind. Banks need to find a way to band together to create universal payment systems and broad direct lending alternatives. Otherwise, they risk becoming a part of the old economy.

Source: American Banker





## Work Begins on \$555 Million Kosciuszko Bridge Replacement

New York Governor Andrew Cuomo in late May announced that the Skanska-Kiewit-ECCO III Joint Venture, a design-build team, had been selected to replace the eastbound Kosciuszko Bridge carrying the Brooklyn–Queens Expressway (Interstate 278) over Newtown Creek between Brooklyn and Queens in New York City. The \$555 million project is the largest single contract the New York State Department of Transportation (NYSDOT) has ever undertaken.

The joint venture team will hold identical business outreach events for DBE contractors and local businesses on Wednesday, August 6, in Brooklyn; and Wednesday, August 13, in Queens. (See event details on Page 4 of this newspaper.)

The design-build group includes construction companies Skanska, an experienced design-build firm based in New York City, as managing partner; Ecco III of Yonkers; Kiewit of Nebraska; and HNTB of Kansas as the lead design firm.

“Replacing the Kosciuszko Bridge with a new span designed to last for the next one hundred years means providing a stronger and more resilient transportation network for commuters throughout the New York City area for generations to come,” Governor Cuomo said. “Utilizing design-build will upgrade our vital infrastructure in a way that expedites the overall project and saves taxpayer dollars. I thank the state legislature for their support of the project’s funding and look forward to its ultimate completion.”

The 1.1-mile eastbound viaduct is being completely replaced in this phase, with the new span being built alongside the current bridge. The portion over water will be a cable-stayed design, which will create a signature skyline between Brooklyn and Queens. The new bridge will improve safety and reduce congestion through wider driving lanes, additional auxiliary lanes and shoulders, and a reduced grade making it easier for trucks to stay up to speed. Streetscapes will enhance the areas surrounding the new bridge, and will include new trees and decorative lighting. Local communities will also benefit from new parks and open spaces, improved access to the

waterfront, and a new bikeway/walkway offering spectacular views of Manhattan.

Construction will begin this summer with demolition of buildings to make room for the new bridge and pile driving for the bridge foundations. Construction on the foundations is expected to begin in the fall and continue through 2015, with the bulk of the new eastbound bridge being built in 2016 and demolition of the existing eastbound structure in 2017. All work on this phase is expected to be completed in early 2018. A new westbound viaduct will be built as part of a future project.

New York State Department of Transportation Commissioner Joan McDonald said, “The aging Kosciuszko Bridge carries more than 160,000 vehicles between Brooklyn and Queens each day and is essential to local and regional commerce.”



Congresswoman Carolyn Maloney said, “I am thrilled that the design-build team has been selected to begin the much-needed replacement of the crumbling Kosciuszko Bridge. A new Kosciuszko Bridge, when it’s completed, will be a boon for Brooklyn and Queens residents, reducing traffic, improving safety, creating jobs, and improving the local economy. This is one of the most important infrastructure projects in New York.”

Assemblyman Joseph Lentol said, “We know the current bridge needs replacement for the safety of New York’s drivers and for the residents of Brooklyn and Queens who live around it. Its reconstruction is important and urgent. The bridge also marks the entrance to Brooklyn from the North. We want the arrival to Brooklyn to be over state roads and bridges that are in good condition

and modernized to handle the traffic New York has today—which is very different from when the bridge was built seventy-five years ago.”

Queens Borough President Melinda Katz said, “The replacement of the Kosciuszko Bridge is an important investment that will benefit the people of Queens. I applaud Governor Cuomo for his invaluable support of this project, which will enhance public safety, improve traffic flow, and stimulate the economy while at the same time protecting the environment and adding valuable new amenities to the surrounding neighborhood.”

Brooklyn Borough President Eric Adams said, “In order to build One Brooklyn that works for everyone, we must start by rebuilding and repairing our infrastructure, the foundation of our borough. The Kosciuszko Bridge is a major thoroughfare that, when replaced, will result in a safer, smoother, and faster commute for hundreds of thousands of commuters every day. Additional measures to improve the local environment and expand open space will address key quality-of-life concerns in Greenpoint and the surrounding communities. I look forward to seeing the start of this project, as well as the economic activity it will generate for Brooklyn and its future.”

The design-build contract for this project was modeled after the accelerated process used on the New New York Bridge project to replace the Tappan Zee Bridge. At the same time, contractors submitted proposals both to design and to build the bridge. This process, combining design and construction services into one contract, helps to expedite the repair of vital infrastructure and to save taxpayer money. The deal includes A Project Labor Agreement with the New York City Building and Construction Trades Council.

The project is funded by the Federal Highway Administration and the New York Works Program, which was established to create jobs and spur economic development while rebuilding the state’s infrastructure. Over \$70 million of this phase is allocated to DBE contractors and small businesses.

Sources: Governor’s Office and NYSDOT

## Great Lakes Restoration Initiative: GLRI Action Plan II . . .

Continued from page 6

recreational consequences. Federal agencies will assess the extent to which identified risks may impede environmental quality and resource management goals. Agencies and their partners will conduct laboratory and/or field studies to evaluate biological effects from chemical mixtures, evaluate long-term exposure of fish to contaminants, conduct additional field sampling where effects are being observed, and sample other high-priority wildlife such as migratory birds, mussels, and amphibians. These projects will be evaluated on an annual basis and the results will be used to prioritize the design and implementation of future laboratory and field studies.

### Invasive Species

During the first five years of the Great Lakes Restoration Initiative, federal agencies and their partners engaged in an unprecedented level of activity to prevent new introductions of invasive species in the Great Lakes ecosystem. Agencies and their partners prevented bighead and silver carp from becoming established in the Great Lakes ecosystem. Surveillance programs formed the foundation for a multispecies early-detection network. Partner agencies responded to several detections, including red swamp crayfish in Wisconsin, grass carp in Michigan, hydrilla in New York, and eDNA for silver and bighead carp in the Chicago Area Waterway System. Federal agencies and their state partners have reduced the risk of invasive species in ballast

water discharges—and no new introductions have occurred through this historically significant pathway since 2006. Federal agencies and their partners have conducted species risk assessments for organisms posing risks to the Great Lakes ecosystem. Public education efforts have helped boaters, anglers, and other resource users prevent the spread of invasive species.

Under GLRI Action Plan II, federal agencies will continue to work with state and local partners to prevent new invasive species from establishing self-sustaining populations in the Great Lakes ecosystem. Federal agencies and their partners will work to increase the effectiveness of existing surveillance programs by establishing a coordinated multispecies early-detection network. Federal agencies will support state and tribal efforts to develop and implement Aquatic Nuisance Species Management Plans, which will be used for annual “readiness exercises” and actual responses to new detections of invasive species.

Competitive grant programs will continue to be used to fund new initiatives to block pathways through which invasive species can be introduced to the Great Lakes ecosystem. Risk assessments will continue to be refined to inform the targeting of species, pathways, and sites for early-detection monitoring. Because the Great Lakes can be a freshwater invasion pathway to the thirty-one states within the Mississippi River watershed and beyond, these prevention efforts will also benefit the entire nation. . . .

### Nonpoint Source Pollution Impacts on Health

During the first five years of the Great Lakes Restoration Initiative, federal agencies, states, agricultural producers, and other partners targeted activities to reduce the largest source of phosphorus inputs to Great Lakes nearshore areas: nutrient runoff from agricultural lands. Excess phosphorus loadings threaten the Great Lakes ecosystem by contributing to harmful algal blooms that can cause human health effects, drinking water impairments, and beach closures; can exacerbate dead zones; and can result in loss of recreational opportunities. Under GLRI Action Plan I, federal agencies with state and other partners provided farmers with financial and technical resources to implement conservation systems to reduce nutrient runoff and to control soil erosion. Federal agencies used GLRI support to more than double the number of acres of farmland enrolled in agricultural conservation programs in GLRI priority watersheds. These programs help producers reduce phosphorus in runoff that impacts the Great Lakes nearshore waters, contributing to nuisance and harmful algal blooms and hypoxia. GLRI partners conducted edge-of-field monitoring to evaluate the impact of various agricultural conservation measures on water quality. Water quality baseline data was collected downstream of fields to be used in later studies to gauge long-term changes in water quality associated with nutrient reduction activities.

Under GLRI Action Plan II, federal agencies will continue to work with states and other partners

to reduce nutrient runoff in watersheds targeted through the GLRI science-based adaptive management process. The work will:

- Increase voluntary agricultural conservation practices to achieve downstream water quality improvements
- Track nutrient and sediment reductions achieved through conservation practices
- Use voluntary incentive-based and existing regulatory approaches to reduce nutrient losses
- Encourage producers and agribusinesses to adopt innovative technologies and approaches to reduce nutrient runoff and soil losses
- Educate agricultural producers about the links between long-term productivity, nutrient conservation, and water quality . . . .

Under GLRI Action Plan II, federal agencies and their partners will continue to implement watershed management and green infrastructure projects to reduce the impacts of polluted urban runoff on nearshore water quality at beaches and in other coastal areas. These projects will capture or slow the flow of untreated runoff and filter out sediment, nutrients, toxic contaminants, pathogens, and other pollutants prior to entering Great Lakes tributaries and nearshore waters. . . .

### Habitats and Species

During the first five years of the Great Lakes Restoration Initiative, federal agencies worked with states, tribes, and other partners to protect, restore, and enhance habitat in the

Continued on page 12

