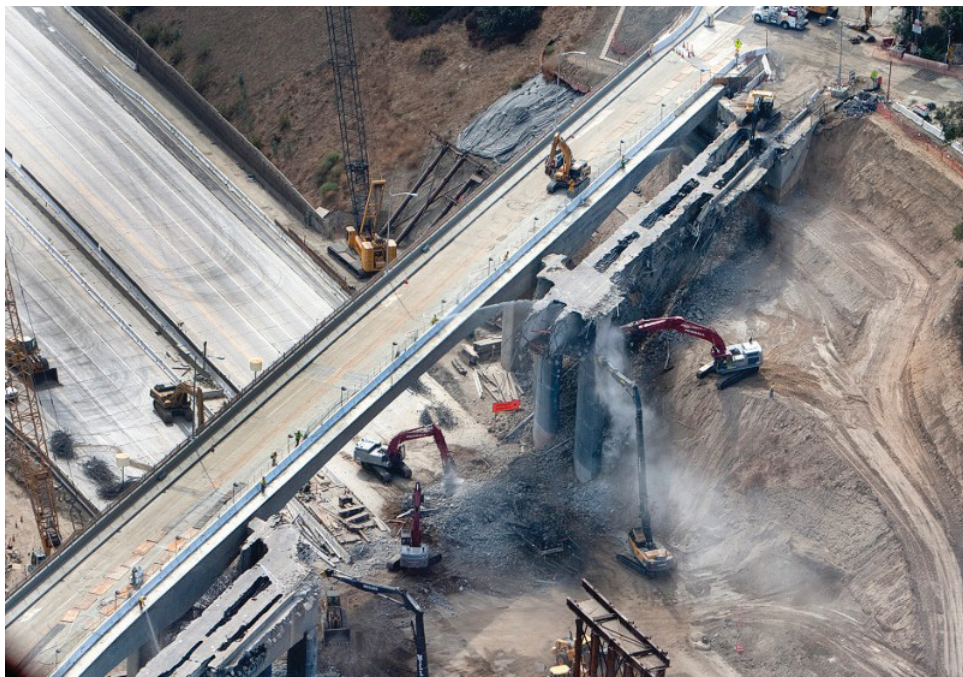


The Hidden Risks of a Growing Way to Pay for Infrastructure

More and more, governments are turning to bank loans rather than bonds. But too often the terms of the loans -- and who is first in line to collect -- are secret.



Major infrastructure projects, like this freeway reconstruction in Los Angeles, are a hard sell to find funding for. (<http://money.cnn.com>)

By Lynnette Kelly

A perilous new financial risk may be hiding in the fine print of loan agreements in state capitals, county seats and city halls across the country. The cost could be high for millions of individuals whose investment dollars help finance the public schools, water systems, bridges and roads that we all rely on and which in many cases are in desperate need of repair.

Investment in the nation's infrastructure has long been a partnership between state and local governments and retail investors. State and local governments prioritize public projects, investment bankers provide products to help spread costs over the life of the project, investors buy in to earn reliable, often tax-free interest income, and then taxpayer dollars repay the bonds. Today, more and more communities are opting for alternatives to this traditional municipal-bond model in the

form of direct loans from banks. Estimates are that the bank financing of public projects has ballooned to more than \$155 billion with another \$25-\$30 billion being added each year.

Borrowing funds from a bank to build a bridge is not inherently problematic. The problems arise when the extent of the borrowing -- and the precise terms of the loans -- are a secret. For municipal-bond financings, states and communities have obligations under federal law to publicly disclose material information to investors at the outset. But no such disclosure requirements exist at the time they receive loans from banks. Investors who hold a city's outstanding bonds may have no idea that the city has taken on more debt or that the bank making the loan has made sure it will be first in line to collect if the city runs into financial troubles.

That's just what happened in Lawrence, Wis. The small town borrowed heavily from local banks, and it agreed to put the banks before

the bondholders in the event it someday couldn't cover all of its financial obligations. When a major ratings agency learned of the unfavorable terms for bondholders, it quickly downgraded Lawrence's bonds to junk status. Bondholders who thought they were holding investment-grade paper are now left with a far riskier asset.

No one knows how many other Lawrences are out there. A few states, counties and cities voluntarily make information about their bank loans publicly available on the Municipal Securities Rulemaking Board's Electronic Municipal Market Access website (EMMA), the official public archive for financial documents and other infor-

Continued on page 4

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Contact Info:

795 Folsom Street, 1st Flr, Room 1124
San Francisco, CA 94107
Email: sbe@sbeinc.com
Website: www.sbeinc.com
Phone: (415) 778-6250, (800) 800-8534
Fax: (415) 778-6255

Publisher of
Small Business Exchange
weekly newspaper

California Sub-Bid Request Ad

D&H Construction is requesting subcontractor and supplier bids for a project at
350 Ellis Street in San Francisco, CA.

Scope: Rehabilitation of a 13-story, 96-unit apartment building with Type I construction. The work will consist of hazmat abatement, upgrades (bath, kitchen, flooring), a common area and office remodel, new windows, roofing, upgrades for HVAC, new fire sprinkler install, electrical upgrades, landscaping, site work, and minor addition at the rear yard.

Requirements: Project Labor Agreement, prevailing wage requirements, HUD Section 3, and City and County of San Francisco First Source hiring.

Job Walk: Tuesday, May 24, 2016, 10:00AM

Bid Due Date: Friday, June 3, 2016, 2:00PM

Bid Documents: Bid documents available at <https://app.box.com/s/sk1nt4khp6d0f4lua1yjlwlibovt9d7up> (free download) or the San Francisco's Builders Exchange.



Phone: 510.237.7883, ext. 110 or 105 • Email: bids@dh-construction.com
 We are an Equal Opportunity Employer.



O.C. Jones & Sons, Inc.

1520 Fourth Street • Berkeley, CA 94710 • Phone: 510-526-3424 • FAX: 510-526-0990
 Contact: Jean Sicard • An Equal Opportunity Employer

REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

**Hwy 132 Repair Pavement and Install ITS Elements • San Joaquin County near Vernalis
 Caltrans #10-068204 • BID DATE: June 9, 2016 @ 2:00 PM**

We are soliciting quotes for (including but not limited to): Trucking, Lead Compliance Plan, Construction Area Signs, Traffic Control System, Type III Barricade, Portable Changeable Message Sign, Portable Radar Trailer, SWPPP, Storm Water Annual Report, Sweeping, Treated Wood Waste, Bird Exclusion Devices, Asbestos Surveying, Sample and Analysis, Adjust Utilities to Grade, Cold Plane AC, Clearing & Grubbing, Shoulder Backing, Subgrade Enhancement Geotextile Class A1, Rubber Mat, Erosion Control, Hydromulch, Straw, Compost, Sand Cover (Seal), Asphaltic Emulsion (Flush Coat), Precoated Screenings, Preparing Inertial Profiler, Preparing Grinding, AC Dike, Rumble Strip-Ground-in, Asphalt Rubber Binder, Concrete Pavement, JPCP, Data Core, Tack Coat, Individual Slab Replacement, Crack and Seal, Isolation Joint Seal (Silicone), CIDH Concrete Pile, Structural Concrete, Paving Notch Extension, Joint Seal, Sign Structure, Roadside Signs, Concrete Backfill, Crash Cushions, Channelizers, Reinforced Concrete Pipe, Minor Concrete, Delineator, Object Marker, Midwest Guardrail System, Concrete Barrier, Transition Railing, End Anchor Assembly, Striping & Marking, Communication Conduit, Microwave Vehicle Detection System, Electrical and Construction Materials

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



120 Granite Rock Way, San Jose, CA 95136
 Phone (408) 574-1400 • Fax (408) 365-9548
 Contact: Bryan Jones
 Email: estimating@graniterock.com

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

Regnart Creek Erosion Repair Project

Contract No.: C0615

**Owner: Santa Clara Valley Water District
 Engineers' Estimate: \$700,000.**

BID DATE: June 1, 2016 @ 2:00 PM

Items of work include but are not limited to: Crushed & Broken Stone, Landscaping, Concrete & Cement, Reinforcing Bar Section, Fencing, Construction Staking, Clear & Grubbing, Shaped Bedding, Highway Planting, Soil Amendments, Hydroseeding, Erosion Control, Reinforcing Steel, Drainage Pumping Equipment, Land Surveying, Demolition,

Granite Rock Company 'Graniterock' is signatory to Operating Engineers, Laborers, Teamsters, Carpenters and Cement Masons unions. 100% performance and payment bonds will be required from a qualified surety company for the full amount of the subcontract price. Bonding assistance is available. Graniterock will pay bond premium up to 1.5%. In addition to bonding assistance, subcontractors are encouraged to contact Graniterock Estimating with questions regarding obtaining lines of credit, insurance, equipment, materials and/or supplies, or with any questions you may have. Subcontractors must possess a current contractor's license, insurance and worker's compensation coverage. Subcontractors will be required to enter into our standard contract. Graniterock intends to work cooperatively with all qualified firms seeking work on this project.

We are an Equal Opportunity Employer

Public Legal Notices

Yerba Buena Island – in San Francisco

Treasure Island Community Development is requesting qualified, interested construction firms to respond to a public request for

**Interim Grading Construction services for
 Water Tank Area on Yerba Buena Island.**

For more information, please visit:

<http://mission.sfgov.org/OCABidPublication/BidDetail.aspx?K=10892>

Treasure Island Development Authority (TIDA) has established the 41% Small Business Enterprise (SBE)

Participation goal for construction firms.

Respondents are encouraged to check this website regularly for updates.

Pre-Bid Meeting: May 24, 2016 @ 10:00 AM

**Casa de la Vista-Treasure Island
 191 Avenue of Palms • San Francisco, CA 94130**

**Proposals must be submitted by
 June 9, 2016 @ 2:00 PM (PST).**



CALIFORNIA LOTTERY

Invitation for Bid (IFB) #50060
 Maintenance and Batteries for
 Uninterrupted Power Source Units

The California State Lottery (Lottery) is inviting responses from qualified vendors to provide maintenance, repairs, inspections, technical support and battery replacement on five Uninterrupted Power Source (UPS) units at the Lottery Headquarters and Distribution Centers. At the time of submission, bidders must have: a minimum of five years of experience working on Liebert UPS and Shadow Wave Rider Emergency Lighting UPS units; a valid C10 (Electrical) license; legally authorized to do business in the State of California; and meet all other qualification and certifications required in the solicitation.

Copies of the solicitation are available at calottery.com/Vendors.

CNS-2877748#

California Sub-Bid Request Ads

Turner

Turner Construction Company, representing Oakland International Airport as their General Contractor, formally announces the upcoming bidding opportunity on the project listed below. Bidders are encouraged to seek Local/Small Business certification from the Port of Oakland before June 13th for Bid Group A.

International Arrivals Building (IAB) Upgrades
 Approximate Construction Value: \$25,000,000
 Owner: Port of Oakland

NOTICE:

PRE-BID MEETING HAS MOVED FROM MAY 25TH TO JUNE 8TH
BID DUE DATE HAS MOVED FROM JUNE 8TH TO JUNE 22ND
TRADE PACKAGE DISTRIBUTION HAS CHANGED, SEE BELOW FOR DETAILS

This project includes expansion and renovation to the International Arrivals Building at Oakland International Airport. We will be building an addition to accommodate a second baggage carousel and conveyance system, and expanded queuing and processing areas; updating restroom facilities, seismic upgrades and building system infrastructure upgrades, architectural updates within the existing IAB facility.

The following trade packages will be bid as a part of Bid Group A:

2.10 DEMOLITION AND ABATEMENT, 2.50 LANDSIDE CIVIL, 3.30 STRUCTURAL CONCRETE / REBAR, 5.10 STRUCTURAL STEEL, 7.00 ROOFING, 7.60 FLASHING, METAL PANELS, 8.80 GLAZING BID GROUP A, 14.00 BAGGAGE HANDLING

The following draft trade packages will be released as part of Bid Group B approximately two months after Bid Group A:

1.00 GENERAL REQUIREMENTS B, 6.10 MILLWORK, 8.10 DOORS / FRAMES / HARDWARE, 8.80 GLAZING BID GROUP B, 9.20 DRYWALL / INSULATION / PLASTER / FRP, 9.30 CERAMIC TILES, 9.40 TERRAZZO, 9.50 ACOUSTIC CEILINGS, 9.60 CARPET / RESILIENT FLOORING, 9.62 EPOXY FLOORING, 9.90 PAINTING, 10.10 SIGNAGE AND PANEL SIGNAGE, 10.20 TOILET PARTITIONS / ACCESSORIES/METAL LOCKERS/VISUAL DISPLAY SURFACES, 12.40 ROLLER SHADES, 13.72 PAGING AND AV, 13.85 FIRE ALARM, 15.00 HVAC, 15.30 FIRE PROTECTION, 15.40 PLUMBING, 16.00 ELECTRICAL, 16.70 TELE DATA, 17.00 ENERGY MANAGEMENT CONTROL SYSTEMS

Plans and Specifications Plans, Specifications, and Requirements will be available after June 1st. Please go to <https://turnernorcal.box.com/s/5if5ro4gqamyxlmqy0tau983v8fbkye2> to access the documents. You will be asked for your own user name and password.

Pre-Bid Meeting A non-mandatory Pre-Bid Meeting will be held on Wednesday, June 8th at Turner's Airport office at 1100 Airport Drive, 2nd Floor. This meeting will cover Bid Group A bid packages. Attendance at this meeting is STRONGLY ENCOURAGED.

Prequalification Bidders interested in working with Turner on this project will be required to submit a prequalification package. Contact Melanie Mintenko for more information.

Sealed bids for Group A are due no later than 2pm, Wednesday, June 22nd

DELIVER TO: Turner's Oakland Office
 Attn: Melanie Mintenko
 300 Frank H. Ogawa Plaza, Suite 510 • Oakland, CA 94612

Turner has a 70% LBABE/LIABE goal which includes a 17% SBE/VSBE goal for this project. Preference will be given to subcontractors holding these Port certification. Certification may be applied for at: <http://www.portofoakland.com/srd/>

Mentor/Protégé Program Participation— Subcontractors are highly encouraged to participate in Turner's Mentor/Protégé Program. Participation in this program will count towards the award decisions for this project.

Please direct all questions to Melanie Mintenko at 510-882-7581 or mmintenko@tcco.com

7 Traps to Avoid If You're a Woman Preparing to Be an Entrepreneur



TE-ERIKA PATTERSON
 CONTRIBUTOR
 Journalist, Multimedia
 Content Producer and the
 Creator of The Rebuild
 Your Life Project

While some women dream of working their way up to the corner office, your dream should be to own the office. Are you really prepared for life as an entrepreneur? There are many setbacks that may cost you years of painful rebuilding if you don't know how to avoid them. Here are seven mistakes you should carefully avoid if you're a woman serious about your plans to become an entrepreneur.

1. Failing to be on long-term birth control

Although driven single moms can achieve their entrepreneurial dreams, the amount of sacrifice it takes to create a business from scratch is much more difficult when you have a child in tow.

Birth control options are now safer than at any other time in history and are more easily attainable. If you are smart enough to have prepared early for your future as an entrepreneur, you'll have taken the time to think about family planning and your goals. Children are a gift, of course; but they don't have to be a surprise.

2. Making the pursuit of romantic love your priority

When we are young girls, we fantasize about following the script society dictates: college, marriage, family. But, once we become women, many of us realize that we have the power to rewrite that script to make our lives a free-for-all filled with adventure.

So, instead of daydreaming about a wedding, you may have begun plotting your course toward entrepreneurship -- and that is a great thing. But you also have to determine the place romantic love will play in this scheme of things.

Placing romantic love above all other goals may have been cute when you were a teen. But women with ambition realize there are many ways to experience satisfaction in life. In fact, a Match.com study revealed that the number one place to meet a spouse is at school or work. This means women who are actively pursuing their entrepreneurial goals rather than love as the No. 1 focus are likely to still find love -- as a bonus.

3. Undervaluing self-education

When we look at the fact that some of today's most successful entrepreneurs dropped out of college, we

Continued on page 7



McGuire and Hester

9009 Railroad Avenue • Oakland, CA 94603
 Phone: (510) 632-7676 • Fax: (510) 562-5209
 Contact: Randy Somerday - rsomerday@mcguireandhester.com

Sub Bids Requested From Qualified DVBE Subcontractors & Suppliers for
New Haven Unified School District - James Logan High School Track & Field Upgrade
Location: Union City, Alameda County • Project No. 695 • Bid Date: June 9th, 2016 @ 2:00PM

McGuire and Hester is seeking qualified subcontractors in the following trades: Synthetic turf, earth-work, site concrete, underground utilities, bleacher modifications, electrical, fencing and gates, athletic equipment, trucking, and asphalt. We will pay up to and including one and one-half percent (1-1/2%) of your bonding cost. Certification assistance is available, as well as viewing plans and specs.

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May 25, 2016: RECEPTION "Access to Capital Meets Business Opportunity"

Join CARAT in celebrating 20 Years of Service

**CARAT and Nor-Cal FDC New Program Launch and Awards Reception
with Strategic Partner Small Business Exchange (SBE)**

What?

Join CARAT and Nor-Cal FDC for the launching of the **Creating and Accessing Supplier Diversity Opportunities for Small Business Program and Awards Reception**

**Insights from Mr. Osayahde Nesbitt
CalTrans, District 4 Small Business Program**

INDUSTRY OPPORTUNITIES REPORT

An executive summary and abstract of CARAT's "Insights and Perspectives on California Small Business Supplier Diversity" report will be available for those in attendance.



Where?

FAZ RESTAURANT/
BUILDING ATRIUM
1111 Broadway
Oakland, California
Near Oakland City Center
BART

When?

WEDNESDAY
May 25, 2016
6:00 p.m. - 8:00 p.m.

Nor-Cal FDC



Northern California Small Business
Financial Development Corporation



The Hidden Risks of a Growing Way to Pay for Infrastructure

Continued from page 1

mation for municipal bondholders. But the vast majority of bank-financed public projects remain a mystery to municipal bond investors, taxpayers and securities regulators.

As the national regulator charged with protecting municipal bond investors, the MSRB is advocating for expanded disclosure of the amounts and material terms of these alternative financings by state and local governments. Since 2012, the MSRB has encouraged states and communities to take advantage of EMMA to make bank loan information available to the public, something several industry groups support.

This year, the MSRB is escalating its call for improved bank loan disclosure. We are now collecting public input on how the MSRB might exercise its regulatory authority over the financial professionals who work with state and local governments to require more transparency around these loans. Because state and local governments have legal protections against federal oversight, the MSRB cannot simply mandate bank-loan disclosure on their part. Any future action by the MSRB must also take into consideration the fact that bank-loan documents may contain proprietary information that would need to be redacted prior to public dissemination.

Despite these constraints, the MSRB believes it is imperative to address the risks that undisclosed bank loans pose to bondholders and the broader financial health of communities nationwide. Until the amount and terms of these loans are understood, there's no way to assess the likelihood of a crisis in the making, one that could result in thousands of bank-leveraged bridges and millions of burned bondholders.

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

California Sub-Bid Request Ads

DESILVA GATES CONSTRUCTION

11555 Dublin Boulevard • P.O. Box 2909
Dublin, CA 94568-2909
(925) 829-9220 / FAX (925) 803-4263
Estimator: GARRY DAY
Website: www.desilvagates.com
An Equal Opportunity Employer

DeSilva Gates Construction (DGC)
is preparing a bid as a Prime Contractor
for the project listed below:

CANDLESTICK POINT / HUNTERS POINT SHIPYARD PHASE II REDEVELOPMENT PROJECT SUB-PHASES CP-02,03,04

Small Business Enterprise goal assigned is 50%

OWNER:
LENNAR / CP DEVELOPMENT CO LP;
HPS DEVELOPMENT CO LP
1 Sansome Street, Suite 3200,
San Francisco, CA 94104

BID DATE: JUNE 1, 2016 @ 5:00 P.M.

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

WET UTILITIES (STORM DRAIN, SANITARY SEWER, LOW PRESSURE WATER LINE, HIGH PRESSURE WATER LINE)

Plans and specifications may be reviewed at the following locations:

- At the Construction Assistance Program (CAP) located at 690 Hudson Avenue, Trailer B, San Francisco, CA 94124 phone number (415) 549-7393.
- At our office located at 11555 Dublin Boulevard, Dublin, CA 94568 or reviewed and downloaded from the ftp site at <ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is [ftp@desilvagates.com](ftp://ftp%25desilvagates.com) and password is [f7pa55wd](ftp://ftp%25desilvagates.com)).

Information is also available on the City and County of San Francisco's website at <http://mission.sfgov.org/ocabidpublication/#close> and on the OCII website at <http://mission.sfgov.org/OCABidPublication/BidDetail.aspx?K=10834>

The deadline for questions is May 17, 2016 at 5:00 PM. A pre-bid meeting will be held on May 12, 2016 at 10:00 AM located at Building 101, 101 Horne Avenue, San Francisco, CA 94127.

Fax your bid to (925) 803-4263 or email it to gday@desilvagates.com to the attention of Estimator Garry Day. If you have questions for the Estimator, call at (925) 361-1587.

If you need support services and assistance in obtaining bonding, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 361-1587. DGC is willing to breakout portions of work to increase the expectation of meeting the SBE/LBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB and subject to the Project Labor Agreement (PLA). DGC is an equal opportunity employer.

DESILVA GATES CONSTRUCTION

11555 Dublin Boulevard • P.O. Box 2909
Dublin, CA 94568-2909
(925) 829-9220 / FAX (925) 803-4263
Estimator: Zack Harwell
Website: www.desilvagates.com
An Equal Opportunity Employer

DeSilva Gates Construction (DGC)
is preparing a bid as a Prime Contractor for
the project listed below:

CITY OF HAYWARD – FY 2016 PAVEMENT REHABILITATION PROJECT, PROJECT NO. 05204, DISADVANTAGED BUSINESS ENTERPRISE AND WOMEN BUSINESS ENTERPRISE

OWNER:
City of Hayward Department of Public Works
777 "B" Street, Hayward, CA 94514-5007

BID DATE: MAY 31st, 2016 @ 2:00 P.M.

DGC is soliciting quotations from certified Disadvantage Business Enterprises & Women Business Enterprise, for the following types of work and supplies/materials including but not limited to:

Adjust Iron, Cold Plane, Construction Area Sign, Crack Sealing, Emulsion Supplier, Minor Concrete, Paving Fabric, Striping, SWPPP Prep/ Water Pollution Control Plan Prepare, Trucking, Water Trucks, Street Sweeping, Hot Mix Asphalt (Type A) Material

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at <ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is [ftp@desilvagates.com](ftp://ftp%25desilvagates.com) and password is [f7pa55wd](ftp://ftp%25desilvagates.com)) or from the Owner: City of Hayward Department of Public Works, 777 "B" Street, 2nd Fl., Hayward, CA 94541, Ph. 510-583-4730.

Fax your bid to (925) 803-4263 to the attention of Estimator Zack Harwell. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at: www.dir.ca.gov/Public-Works/PublicWorks.html

If you need DBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (<http://californiasbdc.org>) or contact the California Southwest Transportation Resource Center (www.transportation.gov/osdbu/SBTRCs). DGC is willing to breakout portions of work to increase the expectation of meeting the DBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an equal opportunity employer.

DESILVA GATES CONSTRUCTION

11555 Dublin Boulevard • P.O. Box 2909
Dublin, CA 94568-2909
(925) 829-9220 / FAX (925) 803-4263
Estimator: STEVE LIPPIS
Website: www.desilvagates.com
An Equal Opportunity Employer

DeSilva Gates Construction (DGC)
is preparing a bid as a Prime Contractor for
the project listed below:

SACRAMENTO INTERNATIONAL AIRPORT EAST TAXIWAYS IMPROVEMENTS Contract No. 4325, AIP No. 3-06-0204-56

OWNER:
COUNTY OF SACRAMENTO
INTERNAL SERVICES CONTRACT &
PURCHASING SERVICES DIVISION
9660 Ecology Lane, Sacramento, CA 95827

BID DATE: MAY 26, 2016 @ 2:00 P.M.

DGC is soliciting quotations from certified Disadvantaged Business Enterprises, for the following types of work and supplies/materials including but not limited to:

CLEARING AND GRUBBING/DEMOLITION, ELECTRICAL, PCC PAVING, STRIPING, UNDERGROUND, TRUCKING, WATER TRUCKS, STREET SWEEPING, P-154 SUBBASE MATERIAL, P-209 CRUSHED AGGREGATE BASE MATERIAL, AND P-401 ASPHALT CONCRETE MATERIAL.

Plans and specifications may be reviewed at our offices located at 11555 Dublin Boulevard, Dublin, CA or 7700 College Town Drive, Sacramento, CA, or at your local Builders Exchange, or reviewed and downloaded from the ftp site at <ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is [ftp@desilvagates.com](ftp://ftp%25desilvagates.com) and password is [f7pa55wd](ftp://ftp%25desilvagates.com)) or from the Owner.

Fax your bid to (925) 803-4263 to the attention of Estimator Steve Lippis. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at: www.dir.ca.gov/Public-Works/PublicWorks.html

If you need DBE support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (<http://californiasbdc.org>) or contact the California Southwest Transportation Resource Center (www.transportation.gov/osdbu/SBTRCs). DGC is willing to breakout portions of work to increase the expectation of meeting the DBE goal.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. DGC is an equal opportunity employer.

Visit Small Business Exchange at www.sbeinc.com to download the latest
SBE Newspaper and SBE Today E-Newsletter

California Sub-Bid Request Ads



Kiewit Infrastructure West Co.
4650 Business Center Drive Fairfield, CA 94534
Attn: Victor Molina - victor.molina@kiewit.com

Requests sub-bids from qualified California Department of General Services (DGS) certified Small Business Enterprises (SBE) and Micro Small Businesses, Subcontractors, Consultants, and/or Suppliers seeking to participate in the Santa Clara Valley Water District, Lower Berryessa Creek Flood Protection Project – Phase 2 in Milpitas, CA.

<http://www.pd.dgs.ca.gov>

Subcontractors and Suppliers
for the following project:

Lower Berryessa Creek Flood Protection Project – Phase 2
Project No. 40174005
Contract No. C0614

Owner: Santa Clara Valley Water District
Bid Date: June 1, 2016 @ 2:00 P.M.

Disadvantaged Business Enterprises (DBEs)

wanted for the following scopes, including, but not limited to: AC Paving, Aggregates, Articulated Concrete Block, Anti-Graffiti Coating, Minor Concrete, Certified Soil Scientist, Clear & Grub, Concrete, Concrete Pumping, Concrete Supply, Concrete Reinforcement Supply & Install, Precast Concrete, Cast in Place Concrete, CIDH Concrete Piles, Dewatering, Earthwork, Erosion Control, Fences & Gates, Flood Gates, Grouting, Irrigation, Landscaping, Joint Sealant, Metals, Noise & Vibration Monitoring, Pedestrian Bridge, Pipe Supply, Potholing, Quality Control, Shoring, Slope Protection, Soil Remediation, Street Sweeping, SWPPP, Temp Facilities, Traffic Control Trucking & Hauling, Waterstops, Water Truck, Well Abandonment.

Bonding, insurance and any technical assistance or information related to the plans or specification and requirements for the work will be made available to interested DGS certified, SBE and Micro SB suppliers and subcontractors. Assistance with obtaining necessary equipment, supplies, materials, or services for this project will be offered to interested certified suppliers and subcontractors

Subcontractor and Supplier Scopes are due

May 6, 2016 and Quotes

NO LATER THAN May 10, 2016 at 5 PM.

Plans are available for viewing at our office at our address below and through SmartBidNet (SBN).

All subcontractors that are registered in our SBN database will receive an invitation to bid. Please visit <http://www.kiewit.com/districts/northern-california/overview.aspx> to register your company and to be able to receive bidding information, view plans and specifications.

You can view the plans in our office during regular business hours by appointment.

Performance Bond and Payment Bonds may be required for subcontractors and a suppliers bond for suppliers

An Equal Opportunity Employer
CA Lic. 433176
DIR # 1000001147



Kiewit Infrastructure West Co.
4650 Business Center Drive Fairfield, CA 94534
Attn: Victor Molina - norcal.bids@kiewit.com

Requests sub-bids from qualified Subcontractor, Consultants, and/or Suppliers seeking to participate in the City of Auburn, 2016 WWTP Secondary Treatment Improvements Project in Auburn, CA.

<http://www.epa.gov> / <http://www.sba.gov> /
www.californiaucp.org

Subcontractors and Suppliers for the following project:

2016 WWTP Secondary Treatment Improvements Project
Project No. SP05

Owner: City of Auburn

Bid Date: June 16, 2016 @ 3:00 P.M.

Disadvantaged Business Enterprises (DBEs)

Minority Business Enterprise (MBE), Women Business Enterprise (WBE), Small Business Enterprise (SBE), Small Business in a Rural Area (SBRA), Labor Surplus Area Firm (LSAF), or Historically Underutilized Business (HUB) Zone Businesses wanted for the following scopes, including, but not limited to:

Asphalt Paving, Aggregates, Blasting, Concrete, Concrete Pumping, Concrete Ready-mix, Concrete Reinforcement Supply & Install, Precast Concrete, Cast in Place Concrete, Clear & Grub, Conveying System, Grouting, Demo, Dewatering, Access Doors & Windows, Electrical, Equipment, Erosion Control, Grading, Filter Fabric, Finishes, HVAC, Masonry, Metals, Paintings & Coatings, Piping & Valves, Quality Control, Saw-cutting, Surveying, Shoring, Specialties, Street Sweeping, SWPPP, Temp Facilities, Thermal & Moisture Protection, Cathodic Protection, Pre-Engineered Metal Buildings, Storage Tanks, Wood & Plastics, Trucking & Hauling.

Bonding, insurance, and any technical assistance or information related to the plans or specification and requirements for the work will be made available to interested CUCP, MBE, SBE, SBRA, LSAF or HUB Certified DBE business suppliers and subcontractors. Assistance with obtaining necessary equipment, supplies, materials, or services for this project will be offered to interested certified suppliers and subcontractors.

Subcontractor and Supplier Scopes are due

June 10, 2016 and Quotes

NO LATER THAN June 15, 2016 at 5 PM.

Plans are available for viewing at our office at our address below and through SmartBidNet (SBN).

All subcontractors that are registered in our SBN database will receive an invitation to bid. Please visit <http://www.kiewit.com/districts/northern-california/overview.aspx> to register your company to be able to receive bidding information, Plans and Specifications

Performance Bond and Payment Bonds may be required for Subcontractors and Supply Bond for Suppliers on this project.

Clean Water State Revolving Fund Provisions apply
Buy American Iron & Steel (AIS) requirements apply

An Equal Opportunity Employer
CA Lic. 433176
DIR # 1000001147



11555 Dublin Boulevard • Dublin, CA 94568-2909
Phone: (925) 829-9220
Estimator: ALAN MCKEAN
Website: www.desilvagates.com
An Equal Opportunity Employer

Golden Gate Constructors (GGC) is preparing a bid as a Prime Contractor for the project listed below:

TAXILANES H & M REALIGNMENT AT SAN FRANCISCO INTERNATIONAL AIRPORT, Contract No. 10005.61, Local Business Enterprise Requirement is 20%

OWNER:

CITY AND COUNTY OF SAN FRANCISCO –
San Francisco International Airport,
Jason G. Yuen Architecture and Engineering Building,
676 N. McDonnell Road, Conference Room C,
San Francisco, CA 94128

BID DATE: MAY 25, 2016 @ 2:00 P.M.

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

CEMENT TREATED BASE SUPPLIER, CLEARING AND GRUBBING/DEMOLITION, ELECTRICAL, FENCING/BLAST DEFLECTOR FENCE, HAZARDOUS MATERIAL, MINOR CONCRETE, MINOR CONCRETE STRUCTURE, PCC PAVING, SLURRY SEAL, STRIPING, SURVEY/STAKING, SWPPP/WATER POLLUTION CONTROL PLAN PREPARATION, UNDERGROUND, TRUCKING, WATER TRUCKS, STREET SWEEPING, AGGREGATE BASE MATERIAL, HOT MIX ASPHALT MATERIAL.

Plans and specifications may be reviewed at our office located at 11555 Dublin Boulevard, Dublin, CA or at your local Builders Exchange, or reviewed and downloaded from the ftp site at <ftp://ftp%25desilvagates.com:f7pa55wd@pub.desilvagates.com> (if prompted the username is ftp@desilvagates.com and password is f7pa55wd) or from the Owner.

Fax your bid to (925) 803-4263 to the attention of Estimator Alan McKean. If you have questions for the Estimator, call at (925) 829-9220. When submitting any public works bid please include your DUNS number and DIR number. For questions regarding registration for DIR use the link at: www.dir.ca.gov/Public-Works/PublicWorks.html

If you need support services and assistance in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies or related assistance or services, for this project call the Estimator at (925) 829-9220, or contact your local Small Business Development Center Network (<http://californiasbdc.org>) or contact the California Southwest Transportation Resource Center (www.transportation.gov/osdbu/SBTRCs). GGC is willing to breakout portions of work to increase the expectation of meeting the LBE requirement.

At our discretion, 100% Payment and 100% Performance bonds may be required as a subcontract condition. This will be a PREVAILING WAGE JOB. GGC is an equal opportunity employer.

Visit the link below for more news and articles
<http://www.sbeinc.com/resources/news.cfm>

7 Traps to Avoid If You're a Woman Preparing to Be an Entrepreneur

Continued from page 3

may think they were born with superbrains. The truth is, however, that those individuals who created those great ideas spent countless hours educating themselves on their craft through trial and error before they found their path to success.

Self-education comes through studying successful entrepreneurs, working at a business similar to the one you want to create or simply picking up a book. You are in charge of what you learn and how you apply it. Being an entrepreneur takes discipline, and educating yourself is just the training ground.

4. Accepting public assistance

The U.S. Census Bureau studied participation in six major welfare programs from 2009 to 2012 and found that 20 percent of Americans received public assistance. While these government programs aid individuals and families in need, the report showed that 43 percent of those recipients received long-term public assistance. Nearly half of those receiving housing assistance, for example, were in the program for three years or more.

How might this impact your desire to become an entrepreneur? Receiving long-term public assistance reduces the chance that you'll venture out to increase your income, due to the income restrictions you'll face, to maintain your benefits.

Many people fall into the trap of receiving public assistance, thinking it will help them reach their goals.

Instead, they become comfortable with the assurance of that government payout. Faced with the choice of trying to earn more by working independently, they fear losing their at least semi-secure lifestyle.

Don't let this be you. Decide that you will not accept public assistance at all. If doing so is absolutely necessary, set a time limit for less than a year. Capping your dependence on the government will help motivate you to make great things happen with your fledgling business.

5. Being unprepared to handle loss

Many of us have a survival skill set, a set of go-to options that we fall back on when times get rough. Upgrade your own survival skill set by creating multiple streams of income. Learn to maintain your sanity and integrity in the wake of disaster; accept that loss is a part of life. And understand that the experience of losing can function as the catalyst to do more with the skills you have acquired.

6. Living extravagantly too soon

In the race to keep up the appearance of success, we often adorn our person and our lives with material goods to feel we have something to show for the effort we've put into our dreams. We should stop, though, because there is no reason to compete with others early on in the game of entrepreneurship.

So, minimize your lifestyle. You don't need a shiny new car during your humble beginnings. Your apartment does not need to be the penthouse.

Your shoes and handbag need not sport the latest designer label.

Sure, you won't be the hottest woman on Instagram, but you won't have to worry either about impressing your social media fans, because one day you'll have employees to manage and they'll compliment you no matter what you wear.

7. Depending only on your business ideas to earn income

If you want to make it as an entrepreneur, step outside of your chosen field and build a skill that has nothing to do with what you dream of doing in life. Learn something you can do with your hands that will produce income while you wait for your business to take off.

Learn to be a hairdresser, for instance. Or mow lawns, or prepare people's tax returns. Learning a trade not only helps you support yourself while you are building your empire; it also acts as a safety net when things become unstable.

In short, never depend on your business idea as your only source of income. Creating multiple streams of income will be the only way to guarantee you will never go without life's necessities. It will also increase your confidence, allowing you to take the reins and drive yourself wherever your heart may lead.

Source: www.entrepreneur.com

California Sub-Bid Request Ads



Gallagher & Burk, Inc.

344 High Street • Oakland, CA 94601 • Phone: (510) 261-0466 • FAX (510) 261-0478
 Estimator: Mike Gates • Website: www.gallagherandburk.com

Gallagher and Burk, Inc. is soliciting for L/SLBE for the following project:

CITYWIDE PREVENTIVE MAINTENANCE RESURFACING
PROJECT NO. C427720
L/SLBE GOAL: 50%

OWNER: CITY OF OAKLAND
 250 Frank H. Ogawa Plaza, Room #101, Oakland, CA 94612
BID DATE: June 2nd, 2016 @ 2:00 P.M.

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

Adjust Iron, Bonded Wearing Course, Cold Plane, Crack Sealing, Minor Concrete, Monuments, Roadside Signs, Striping, Trucking, Water Trucks, Street Sweeping, Hot Mix Asphalt (Type A) Material.

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

An Equal Opportunity Employer



Looking for
 Subcontractors, Vendors,
 and Suppliers?

Call 1-800-800-8534

or visit us at www.sbeinc.com

Advertise your Sub-Bid Requests in the Small Business Exchange.
With a monthly readership of 75,000, SBE reaches a diverse audience, cutting across ethnic and gender lines as well as traditional industry segments.