Economic Forecast Confirms

Most Americans Believe Cities Are On The Right Track; Economic Forecast Confirms

Most Americans believe their city is on the right track and give high marks to local governments for fostering economic growth, creating jobs and providing basic public services, the inaugural edition of a U.S. Conference of Mayors/Zogby poll has found. USCMA President and Sacramento (CA) Mayor Kevin Johnson released the poll today during his State of the Cities speech, delivered for the first time in USCMA history before nearly 300 of the nation’s mayors at the 83rd annual winter meeting.

Confirming Americans’ views on the state of their cities was an economic forecast, also released today by USCMA. The forecast, prepared by IHS Global Insight, projects that all of the nation’s 363 metro areas will see job growth in 2015, the first year this milestone has been reached since the recovery. Forecast data also show that at the start of 2015, 164 metros (45%) had returned to their previous, pre-recession, peak levels of employment. By year-end 2015, 199 metros (55%) will have re-gained their peak number of jobs. For a listing of all 363 metro areas and their job growth projections, see here: http://usmayors.org/83rdWinterMeeting/media/012115-report-ZogbyReport.pdf

In his State of the Cities speech, Mayor Johnson noted that mayors have been on the “front lines of every challenge,” including pulling cities out of the Great Recession with little help from Washington. On the heels of President Obama’s State of the Union, Mayor Johnson called for a new “federalist compact” to tackle “powerful forces transforming” our country.

“The polling numbers released today clearly show Americans trust their cities and trust their mayors … (but) powerful forces are transforming (us) … Globalization is pitting American workers against the world … Income inequality is eroding the middle class … Major demographic changes are bringing very different cultures into closer contact, while Baby Boomers are entering retirement age.

“Being a mayor is no longer just about making sure the trash is picked up … Cities simply cannot be expected to be passive players … These dynamics need to be turned on their head. We need a new federalist compact that recognizes the areas that require federal and state attention while leveraging what truly drives the prosperity in the nation—our cities and metropolitan areas.”

For a copy of Mayor Johnson’s speech, please visit www.usmayors.org.

John Zogby, founder of the Zogby poll, commented on his polling about government: “We are seeing a shift in trust away from Washington D.C. and toward local leaders, local talent and local businesses. Americans are well into the process of reassessing their relationship with government at all levels, but clearly they place more trust in city and local governments.”

The U.S. Conference of Mayors commissioned Zogby Analytics to conduct a survey of 2,425 voters nationwide (December 19th-22nd) to examine perceptions of their governments on the federal, state and local levels and to offer an evaluation of performance and insights on policy. The poll has a 2% margin of error.

The California High-Speed Rail Authority (Authority) announced that five world-class construction teams with international experience in developing high-speed rail programs are qualified to bid on Construction Package 4 (CP4) - the next 22-mile phase of construction through the counties of Tulare and Kern and the cities of Wasco and Shafter.

“These five teams represent some of the best in the business for delivering California’s high-speed rail program,” said Authority CEO Jeff Morales. “The amount of interest we receive about the high-speed rail program indicates a competitive market and interest from respected industry leaders who want to be a part of construction and delivery of the first high-speed rail system in the nation.”

The announcement represents the completion of the first part of a two-phase procurement process for CP 4. In November 2014, the Authority issued a Request for Qualifications for CP 4. In March, five teams submitted Statements of Qualifications that underwent an extensive review process lead by Authority staff. That process established the list of qualified teams based on experience, technical competency, project understanding, ability to perform and other factors. These five firms are now

Meeting qualifications are the following teams in alphabetical order:

California Rail Builders: Ferrovial Agroman US Corp.
Central Valley Connection Builders: FCC Construccion S.A. and Corsan-Corviam Construccion S.A.
Dragados/Flatirion Joint Venture: Dragados USA, Inc. and Flatirion West Inc.
Tutor Perini/Zachry/Parsons a Joint Venture: Tutor Perini Corporation, Zachry Construction Corporation and Parsons Transportation Group Inc.

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Boots to Business Program Trains Hundreds of Transitioning Service Members in the Bay Area

Administrator Maria Contreras-Sweet, the leader of the U.S. Small Business Administration (SBA), announced that the agency’s Boots to Business program has now nationally trained 25,000 transitioning service members. For two years, Boots to Business—the entrepreneurship track of the Department of Defense’s Transition Assistance Program (TAP)—has provided entrepreneurship and business planning training to members of America’s armed forces who are transitioning to civilian life, giving them the tools to start their own successful companies.

In the San Francisco Bay Area, SBA has trained hundreds of transitioning service members over the last two years at quarterly workshops. The SBA couldn’t provide this service without the help of host Travis Air Force Base and numerous local resource partners including SCORE, Solano Small Business Development Center (SBDC), and the Veterans Business Outreach Center (VBOC). Local mission-based lenders OBDC Small Business Finance and Travis Credit Union have also provided volunteers to present and answer questions about access to capital for starting or growing a business.

“We know veterans have the courage and the determination to become great entrepreneurs, and the United States is investing in them,” said SBA Administrator Maria Contreras-Sweet. “Boots to Business helps our service members and their spouses explore careers in entrepreneurship by showing them how to apply their military skills to start and grow their business.”

Boots to Business is now available on more than 165 military installations worldwide. The trainings include:

- Assistance in building, managing and strengthening the effectiveness of teams, processes, services and operations for healthcare, non-profit and public sector organizations.
- “Yolanda is a tremendous leader who brings a wealth of knowledge on how to help position this organization to be one of many voices speaking to pressing issues faced by black women around the world,” said Barbara Perkins, President of IBWPPI.
- Allen began her career with the City of Los Angeles City Manager’s Office as the Director of Research and Development. She comes with over 16 years of leadership experience in building, managing and strengthening the effectiveness of teams, processes, services and operations for healthcare, non-profit and public sector organizations.
- Allen received a Bachelor’s Degree in Speech Communications from Iowa State University in Ames, Iowa and a Master’s Degree in Social and Political Ethics from The Claremont School of Theology in Claremont, California. She is currently pursuing a Master’s Degree in Public Policy and Administration from West Chester University of Pennsylvania. Yolanda Allen is also a member of Delta Sigma Theta, Inc.
- Allen received a Bachelor’s Degree in Speech Communications from Iowa State University in Ames, Iowa and a Master’s Degree in Social and Political Ethics from The Claremont School of Theology in Claremont, California. She is currently pursuing a Master’s Degree in Public Policy and Administration from West Chester University of Pennsylvania. Yolanda Allen is also a member of Delta Sigma Theta, Inc.

About IBWPPI
Our vision is to connect and advocate for Black women globally through acts of kindness and public policy. Our Mission is to work in the US and internationally to convene hearings and discussions to evaluate the impact of current public policies and to initiate new policies that address the major threats to the well-being of Black women and our families.

For more information email to: cbcommunications@ymail.com or call 510-813-2122.

Source: CB Communications

Continued on page 6
How to Start a Small Construction or General Contracting Business

By Caron_Beesley

The construction business is booming once more.

In fact, the residential building construction industry was the number one fastest-growing industries for small businesses in recent years (source: Sageworks) thanks an increase in housing demand, lending activity and real estate values.

In addition, six of the 10 fastest-growing industries among small businesses are tied to construction – including contractors, real estate agents and architects.

The commercial construction market is also experiencing a rebound. IBISWorld predicts that the next five years will see a period of robust growth for commercial construction companies. Demand for more business office space and the resurge of retail buildings.

In fact, the residential building construction industry was the number one fastest-growing industry was the number one fastest-growing industries for small businesses in recent years (source: Sageworks) thanks an increase in housing demand, lending activity and real estate values.

Get help and be mentored

You don't have to go it alone; small business assistance programs such as SCORE Mentors or your local Small Business Development Center or Women's Business Centers can help you understand the ins and outs of the planning process and offer tips for getting started. SCORE can even pair you with a mentor from the construction industry, at no cost. If you are a veteran, contact your local Veterans Business Outreach Center. They offer workshops, mentorship and financing advice.

If you need help writing a business plan, check out SBAs step-by-step online business planning tool.

Continued on page 12
DeSilva Gates Construction, L.P. is soliciting for M/WBEs for the following project:

**RESURFACING OF PORTIONS OF VARIOUS ROADSWAYS IN THE CASTRO VALLEY AREA OF CONTRA COSTA COUNTY.**

**SPECIFICATION NO. 2224**

**OWNER:** COUNTY OF CONTRA COSTA

951 Turner Court, Room 300, Hayward, CA 94545

**BID DATE:** MAY 7, 2015 @ 2:00 P.M.

We hereby encourage responsible participation of local Minority/Woman-Owned 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, CRACK SEALING, ELECTRICAL, FABRIC, STRIPING, SURVEY/STAKING, 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 DeSilva Gates Construction. DeSilva Gates Construction will pay bond premium up to 2%. Subcontractors must possess current insurance and worker’s compensation coverage meeting DeSilva Gates Construction’s requirements. Please call if you need assistance in obtaining bonding, insurance, equipment, materials and/or supplies.

Plans and specifications are available for review at our Dublin office.

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

Gallagher & Burk, Inc. is soliciting for SBEs for the following project:

**POTHOLE AVENUE ROADWAY IMPROVEMENTS, Contract No. 21272**

**OWNER:** CITY AND COUNTY OF SAN FRANCISCO

1155 Market Street, 4th Floor
San Francisco, CA 94103

**BID DATE:** APRIL 29, 2015 @ 2:30 P.M.

We hereby encourage responsible participation of local Small 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, LANDSCAPING AND IRRIGATION, MINOR CONCRETE, OVERHEAD CONTACT AND TRACTION PLOW, RAILROAD TRACK REMOVAL, STRIPING, UNDERGROUND 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 & Burk, Inc. Gallagher & Burk, Inc. will pay bond premium up to 2%. Subcontractors must possess current insurance and worker’s compensation coverage meeting Gallagher & 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.

Gallagher & Burk, Inc.
344 High Street • Oakland, CA 94601
Phone: (510) 261-0468 • FAX (510) 261-0478
Estimator: STEVE LIPPIS
Website: www.gallagher-burk.com
An Equal Opportunity Employer

Visit SBE Website @ www.sbeinc.com
RGW Construction Inc. is seeking all qualified DBE (Disadvantaged Business Enterprises) for the following project:

State Highway in Santa Clara County and Merced Counties about 16.0 Miles West of Los Banos from 0.1 Mile from 0.1 Mile East of Fifield Road 0.1 Mile West of Vista Point

Contract No. T8-W1404

Federal Aid Project No. ACHSNHPF-P152 (005E)

Engineer Estimate: $3,820,000 - 70 Working Days

Goal: DBE 9%

Bids: May 5th, 2015 @ 2:00 PM

Requesting Sub-quotes for (including but not limited to): Construction Area Signs, Landscaping, Hydrosedering, Erosion Control, Grading, CIDH Piles, Sign Structure, Signs Roadside, Rock Slope Protection, Concrete Curb & Sidewalk,Misc, Fencing, Object Marker, MBGR, Concrete Barrier, Thier moplastic & Painted Traffic Stripe & Marking, Pavement Marking, Trucker, Crash Cushions Systems

Scope of Work: Reconstruct shoulders and construct median barrier.

RGW is willing to breakout any portion of work to encourage DBE participation. Please contact us for any questions.

Flatiron West Inc requests SBE/Micro subcontractor and supplier participation for the following Items of work, but not limited to:


Looking for Subcontractors, Vendors, and Suppliers?

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

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

Call 1-800-880-8534

or visit us at www.sbeinc.com

Five Construction Teams Qualified to Bid

Continued from page 1

eligible to submit formal proposals. The Authority anticipates releasing a Request for Proposition in the coming weeks.

Work on CP 4 will extend approximately 22-miles through the Central Valley beginning one mile north of the Tulare/Kern County line to Poplar Avenue north of Bakerfield with an estimated cost of $400 to $500 million. This contract contains the Authority’s 30 percent Small Business participation goals and the Community Benefits agreement, which is designed to target disadvantaged workers and provide them with job and training opportunities.

The selected design-build firm will be responsible for all work required to design and construct the CP 4. The work will include construction of at-gauge, retained fill and aerial sections of the alignment, relocation of four miles of existing Burlington Northern Santa Fe (BNSF) tracks, construction of waterway and wildlife crossings and roadway reconstructions, relocations and closings. This phase of construction received state and federal environmental clearances in 2014.

Source: California High-Speed Rail

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

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

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Source: California High-Speed Rail
Northern/Central/Southern CA. Sub-Bid Request Ads

Sub-Bids Requested from qualified MBE/WBE/SBE Subcontractors and Suppliers For:
DIABLO VISTA PUMPING PLANT AND LELAND RATE CONTROL STATION REPLACEMENT

SPECIFICATIONS 2077
Owner: East Bay Municipal Utility District
Location: Lafayette, CA
Bid Date: May 6, 2015 @ 1:30 P.M.
J.F. Shea Construction, Inc.
687 Brea Canyon Road, Suite 30 • Walnut, CA 91788-5849
Phone: (909) 595-4397, Fax: (909) 444-4268
Contact: Lori Oliviera, lori.oliviera@fshea.com

J.F. Shea Construction, Inc. is seeking your participation in the preparation of this bid. We are particularly interested in bids from subcontractors/suppliers for the following work items: Demolition, Traffic Control, Hazardous Materials Removal, Dewatering, Drain Rock Materials, Base, Geosynthetic Filter Fabric, AC Paving, DG Paving, Welded Wire Fencing & Gates, Landscaping, Ready-Mix Concrete, Reinforcing Steel, Precast Concrete, Misc. Metals, Structural Steel, Steel Decking, FRP Fabrications, Waterproofing, Roof & Deck Insulation, Perforated Metal Roof Panels, Sheet Metal, Rain Trench, Doors/Windows/Hardware, Aluminum Storefronts, Sign, Striping, Asbestos consultation, Replacement of waterline and other utilities.

Plans and Specifications are available from: East Bay Municipal Utility District’s website at https://www.ebmud.com/construction-bid-opportunities or at the Contra Costa Bike Room at our Walnut Office.

Sub-Bids Requested from qualified MBE/WBE/SBE Subcontractors and Suppliers for:
DIABLO VISTA PUMPING PLANT AND LELAND RATE CONTROL STATION REPLACEMENT

REQUEST FOR DBE SUB CONTRACTORS AND SUPPLIERS FOR:
Contra Costa Public Works Dept.
255 Glacier Drive, Martinez, CA
Project: Marsh Creek Road Safety Improvements
Bid Date: May 6, 2015 @ 1:30 P.M.

We are soliciting quotes for (including but not limited to): Trucking, Quality Control Plan, Temp, Fence, Water Pollution Control, SWPPP, Construction Area Signs, Traffic Control System, Type III Barricade, Portable Changeable Message Sign, Cold Plane AC, Clearing & Grubbing, Structure Backfill, Erosion Control, Minor Concrete Structure, Structural Concrete, Pipe Post Retaining Wall, Steel Crib Wall, 4’ Waterline Relocation, Rock Slope Protection, Minor Concrete, Fencing, Monument, Delineator, Midwest Guardrail System, Striping and Construction Materials

O.C. Jones & Sons, Inc.
1520 Fourth Street • Berkeley, CA 94710 • Phone: 510-528-3424 • FAX: 510-528-0990
Contact: Jean Sicard

An Equal Opportunity Employer

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 at the Contra Costa Public Works Dept.

About Boots to Business

Boots to Business is a program provided by the U.S. Department of Veterans Affairs to assist eligible veterans and military family members with starting their own business. Since 2014, Boots to Business has assisted more than 25,000 veterans.

The program provides educational services and connects aspiring business owners to SBA’s network of resource partners.

To learn more about Boots to Business, visit www.bootstobusiness.gov or contact Michael Jordan, San Francisco District Office’s Veterans’ Business Development Officer at michael.jordan@sba.gov.

Source: U.S. SBA

REQUESTING SUB-QUOTES FROM QUALIFIED DBE SUBCONTRACTORS/ SUPPLIERS/TRUCKERS FOR:
Berryessa Station Campus Area and Roadways
Contract: C742 (15002F)
Owner: Santa Clara Valley Transportation Authority
Engineers’ Estimate: $25,000,000.
Bid Date: May 6, 2015 @ 2:00 PM

Items of work include but are not limited to: Survey, Scheduling, Traffic Control, PCMS, SWPPP, Erosion Control, CQ&A Program & Testing, Fencing, Construction Area Signs, Demolition, Clearing & Grubbing, Cold Plane AC, Topsoil, Lime Treatment, Asphalitic Emulsions, Lean Concrete Base, Concrete Pavement, CIP Pavement, Masonry Blocks, Concrete Sound Wall, Gabion Wall, Signs, Landscape, Rock Slope Protection, Minor Concrete, Misc. Iron & Steel, Bolts, Ornamental Steel Fence, Striping & Marking, Wheel Stops, Misc. Pipes, Fire Hydrants, Underground Utilities, Site Furniture, Traffic Signals & Lighting, Buildings, Bus Shelter, & Trucking.

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 during negotiations 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 our standard contract. Graniterock intends to work cooperatively with all qualified firms seeking work on this project.

Graniterock Company
120 Granite Rock Way, San Jose, CA 95136
Phone (408) 574-1400 Fax (408) 365-9548
Email: Bob Williams

Boots to Business Program

Continued from page 2

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Boots to Business is available at no charge on military installations worldwide to Service members and military spouses transitioning or retiring from service.

To learn more about Boots to Business, visit www.bootstobusiness.gov or contact Michael Jordan, San Francisco District Office’s Veterans’ Business Development Officer at michael.jordan@sba.gov.

Source: U.S. SBA
IBM CEO Ginni Rometty on leadership, challenges, and reinvention

By Michal Lev-Ram

Fortune’s Michal Lev-Ram speaks with IBM’s chief executive.

When Virginia Rometty became chief executive of IBM IBM 0.88% in 2012, she took control of a company that was lost in more than $100 billion in annual revenue but was clearly facing an existential crisis as rapidly rising cloud computing technology threatened its core businesses.

Two years into her tenure, Rometty sat down with Fortune senior writer Michal Lev-Ram to discuss how Big Blue’s reinvention is progressing. (You can read the full story, which leads our Oct. 6 issue, here.) The interview below, portions of which we have also made available as a video, has been edited and condensed for clarity.

Fortune: You’ve made a lot of big changes in a relatively short amount of time. Can you find your way through the one or two top, bold, biggest moves that you’ve made at IBM?

Ginni Rometty: Sure. Well, look, all of these changes are rooted in this belief that you’ve got to constantly reinvent yourself, and all the big changes have been around the major points of our strategy: around reinventing industries and professions for data, around remaking the enterprise era for cloud, and around all this theory of engagement.

If I picked one from each—one of the biggest, boldest—in the beginning of the year we launched Watson, built a whole new division around it, and dedicated over a billion dollars to it. This is really a great play for the long-term—for a whole world of not just artificial intelligence but beyond, and how we’re going to handle all of this data in a system that actually learns. It’s not programmed.

Then another big announcement we made in the area of cloud. On the heels of having acquired SoftLayer, we not only invested another billion dollars to deploy up to 40 data centers around the world—knowing what’s most important to the enterprise, where these should be placed, our cloud data centers—but the excitement was around something called BlueMix, which is a platform as a service to help the enterprise write new-wave applications for that world.

And then in the whole area of engagement, most recently, we announced our partnership with Apple.

We talked about some of the big technological shifts and transformations that are taking place now. What presents the biggest challenge to you and what’s the biggest opportunity? You’ve got social, mobile, cloud, big data.

I think the challenge and opportunity, ironically, it’s the same no matter what industry you’re in, not just the industry we’re in. So you see three big shifts in the market today: data, big data, and analytics; the advent of cloud and everything as-a-service; and this whole idea about mobility and one-on-one engagement.

What makes this time different is that the three of those things are happening at one time, at a speed we haven’t seen before. So you’re going to get a shift that’s faster and more profound. And it impacts every industry.

So when I talk to all of my colleagues in other industries, the same things we experience in reinventing our company are the same things they’re experiencing. You’ve got to keep reinventing.

You’ll have new competitors. You’ll have new customers all around you. To me, those three together is what’s driving all of the change in the industry.

It seems like that would present kind of a double challenge for you. Your customers, historically and today, look to you for guidance. Do you feel that you’re under even more pressure than your customers to sort of see these transformations through and do it quickly?

You know, as part of being a company that is 100 years old, I think this is all about what continuous transformation is. I too feel, like any company, that’s how you’ve got to look at this. This constant reinvention. As I say to our own team: Never protect your past, never define yourself by a single product, and always continue to steward for the long-term. Keep moving towards the future.

I think those rules kind of apply to everyone. They apply to us in that some of the businesses we’re in, they’re mission-critical, they’re core franchises for clients. We keep changing and taking those clients to the future. It moves us to the future, it moves them to the future.

Do you think that you are under more scrutiny, under more pressure to deliver on some of those transformations that you’ve made because your customers look to you for that guidance?

Well, look, I think given who the IBM target company is, I feel our purpose is to be essential to our clients. We can’t declare it—only they can declare that—and that in and of itself puts you in a realm where you think very carefully about what you do and you take very seriously the value of it. You have to provide for them.

I feel we’ve taken that pretty seriously no matter what the time or change was, even now in constant change. There have been many shifts in this industry, and there will be many more. As long as you continually reinvent yourself, that’s what I think clients expect from us.

With all of these technological shifts—new technologies, new ways of working—the pool of competitors for you seems to have broadened. What companies, what shifts, keep you up at night?

It’s actually not a company that keeps me up at night because I believe the other thing is to never define yourself by competitors. You define yourself by either what your clients want or what you believe they’ll need for the future. So define yourself by your client, not your competitor.

What keeps me up at night is speed. Speed of transformation, continuing to move to that future. It’s always around doing this faster. You get it, test it, try it, move it, and make bold moves, whether that is around Watson, cloud, the partnership with Apple, or the announcement of a new platform for hardware that’s built for data and cloud.

Those are the things you just want to do to keep moving forward.

Some of your newer competitors are Amazon and Google, and Microsoft on the cloud side. In light of those, the SoftLayer acquisition, and some of the moves that you just described, what grade do you give yourselves? Where do you think you’re at? Are you on track for the goals that you’ve set for yourselves?

I am very pleased. You have to remember our competitors. We are in a big industry. They are varied, many, and over the years, they continue to change. In different parts of the business, they’re different.

How I measure myself is through IBM’s three big strategic areas. In the world of big data and analytics, we finished the year at $16 billion in revenue. In the first half, it grew at 7%. In cloud, we finished last year at four-and-a-half billion, and again, growth was over 50%. In mobile, we had over 100% growth. In security, we had 20% growth.

So I measure myself by the areas in which we’ve chosen to play, by our growth, and our movement to high-value businesses in those areas. If you ask me, “So what is your business model?” Our business model’s always about shifting to higher value opportunities. For clients and thus for ourselves, and that’s what I know our shareholders expect for the long-term.

Is there something that IBM could have done prior to you becoming CEO that could have positioned you even further along today?

I’m the ninth CEO of IBM. Every one of my predecessors has steered through a technological shift, and every one left the company in a better position than the person before them, and prepared this company with a very strong balance sheet to allow it to continue to invest for the next shift.

Now, as we go through another set of transformations around these three big shifts of data, cloud, and engagement, that’s my job—to leave behind a company positioned even stronger for my successor, whenever that may be, than on the day I found it.

I feel very strong. That is the job of stewarding for the long-term, and that is certainly what has been ingrained in my mind as what part of my role it is to do.

Visit link below to read the full article:


Source: www.fortune.com
Public Legal Notices

**Clark Construction Group - California, LP**

(A Equal Opportunity Employer)

is seeking subcontractors to participate in a prequalification process where sub-trade RFQs can be downloaded at [link](http://events.sfchamber.com/events/Pioneers-Perspectives-Babson-San
 experiments that will help you discover your entrepreneurial style.

Currently pre-qualifying for Building and Site Demolition, Surveying, Rough Grading and Driven Pile Foundation.

- **RFQ Due Date, May 21st, 2015**

A Pre-Qualification conference will be held at the Contractors Assistance Center, located at 5 Thomas Mellon Cir, San Francisco CA. 94134, on April 30th, 2015 Starting with Building and Site Demo @ 10:00a.m, Surveying @ 10:30a.m, Rough Grading @ 11:00a.m and Driven Pile Foundation @ 11:30a.m.

Documents Can Be Downloaded at: https://clarkconstruction.sharefile.com/d-e32e53906a14f4a6

Clark Construction Group- California, LP
Contractor License #839892
180 Howard Street, Suite 1200, San Francisco, CA 94105
Contact: Hector Torrez - hector.torrez@clarkconstruction.com

Visit Small Business Exchange at [www.sbeinc.com](http://www.sbeinc.com) to download the latest SBE Newspaper and Newsletter

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**CalConExpo 2015**

Long Beach Convention & Entertainment Center
300 East Ocean Boulevard • Long Beach, CA 90802
August 13, 2015

About CalConExpo

What is the California Construction Expo and why should I attend? The California Construction Expo is the Golden State’s premiere gathering for contractors, designers, construction professionals, suppliers and construction workers to learn directly from government agencies about the increasing opportunities associated with $150 billion in public work programs currently proposed or underway. The government sector is in tremendous need of qualified contractors, professional service consultants, and skilled labor to support their construction programs. If your company directly or indirectly supports the design or construction industry, you need to have a presence at CalCon Expo.

Is it advantageous to take time away from the construction site to attend CalCon Expo? You cannot afford to miss it! The leading agencies, large contractors, and suppliers will be there to build business relationships that can have a tremendous impact on your company’s future growth. With the historical shortage of contractor capacity in Southern California, companies across state borders are encouraged to attend and capture some of California’s best contracting opportunities and receive the help to get started with licensing, bidding and accessing skilled labor.

I am a small contractor. Will I benefit from attending CalCon Expo? Yes, absolutely! Several participating government agencies have contracting opportunities available for small, medium, and large businesses ranging from as little as $5,000 to well over $100 million. Additionally, most agencies have special programs and small business goals to help position and prepare your company to bid on government sector contracts.

For more info please visit:

[http://www.calconexpo.com/about.html](http://www.calconexpo.com/about.html)

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More Info here: [http://events.sfchamber.com/events/Pioneers-Perspectives-Babson-San Francisco-Speaker-Series-2727/details](http://events.sfchamber.com/events/Pioneers-Perspectives-Babson-San Francisco-Speaker-Series-2727/details)

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**CalConExpo 2015**

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Most Americans Believe Cities Are On The Right Track; Economic Forecast Confirms

- **Continued from page 1** Overall, nearly half of the Americans polled (47%) agreed that their city is on the right track while 32% said their city is on the wrong track. Residents of cities and suburbs of all sizes, as well as across all age groups polled, expressed positive sentiments about their cities.

- The poll also measured the priorities voters want mayors to tackle. Improving public safety, fixing local infrastructure, and improving schools ranked as the top three. Not surprisingly, these areas track the priorities of President Obama’s State of the Union and Mayor Johnson’s State of the Cities. Other key findings include:
  - City mayors scored highest among all government officials as who the public trusts to solve their problems and provide new ideas at 37% high trust versus 25% low trust. Governors were next with 33% high trust, but 33% gave scores of low trust.
  - Americans polled said they trust the following groups for solutions, new ideas, innovation and economic growth. They gave small business owners a 58% rating of high trust; “young people fresh out of graduate school,” 38%, and mayors, 37%. Those least trusted were your Congressman (26%), White House economists (22%) and Wall Street advisors (17%).
  - As for the economy, 41% of respondents believe that their city is creating opportunities for econ-

nomic growth by building relationships with local businesses and citizens.

- Those Americans surveyed also weighed in on their priorities for the new Congress. Passing the transportation infrastructure bill topped the list at 55%, closely followed by passing the im-
migration bill at 53%.

- Forty-six percent of those polled gave a favorable response to their city’s ability to provide basic services like safe and well-maintained roads; adequate transportation and leveraging the latest technologies to improve public services.

- A majority of Americans gave high scores to cities for specific categories relating to an overall quality of life. Fifty-seven percent thought local government was keeping the community clean; 60% liked the way that cities provided parks and recreation; 50% gave high grades for the handling of weather crises; and by a two to one—42% to 23%—margin, voters agreed that cities offered a wide variety of culture and entertainment.

- Local governments were deemed the most trust-
worthy when respondents were asked for their level of trust for the federal, state and local gov-
ernments. On a scale of 1 to 5, with 1 being no trust and 5 being the least trust, local govern-
ments did best with a 25% low score and 38% high score. Comparatively, 54% gave the federal government low scores of 1 or 2.

Source: U.S. Conference of Mayors

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**ABANDONMENT OF FICTITIOUS BUSINESS NAME STATEMENT**

File No. A-0356021-00

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

1) Gifts Galore Located at: 1564 15th Street, #2, San Francisco, CA 94103-5305

This fictitious business name was file in the County of San Francisco on 3/3/2013 under file A-0356021-00.

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

Full Name of Registrant #1 Sandra L. Veneigh
1564 15th Street, #2, San Francisco, CA 94103-5305

This business was conducted by an individual.

Signed: Sandra L. Veneigh

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**STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME STATEMENT**

File No. A-0348240-00

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

1) SFBAGG Located at: 1564 15th Street, #2, San Francisco, CA 94103-5305

This fictitious business name was file in the County of San Francisco on 1/14/2013 under file A-0348240-00.

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

Full Name of Registrant #1 Sandra L. Veneigh
1564 15th Street, #2, San Francisco, CA 94103-5305

This business was conducted by an individual.

Signed: Sandra L. Veneigh

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The IRS’s Secret, Successful Low-Income Savings Program

Let’s build on—not try to fix—overwithholding

By Timothy Ogden

While April 15th is generally referred to as “tax day,” that’s true for less than 20 percent of filers. For most working households tax day falls in February or early March, it’s the day when they receive their refunds, not when they file.

More than 80 percent of filers making less than $50,000 a year get a refund. Those refunds are more than $2,000 on average. There’s a lot of handwringing over those figures: Financial advisers urge people not to give the government an interest-free loan, and instead reduce their withholding and set-up an automatic savings plan. (It’s worth noting that many low-income households couldn’t follow that advice even if they wanted to, because they don’t have access to free savings accounts, or even to jobs that offer steady pay and automatic savings options.) Meanwhile, social service agencies run programs that encourage households to put their refunds into long-term savings and rainy day funds. They worry that the households are missing a chance to build assets and economic stability. That’s a legitimate concern when 60 percent of households have less than three months of liquid savings, and emergencies like a vehicle breaking down, a job loss, or an unexpected cut in hours is likely. But neither the financial advisers nor the social service agencies have had much luck changing behavior, based on historical IRS data and surveys of household emergency savings.

Thinking about tax withholding and refunds in a different light suggests a course of action that may be more likely to help lower-income households improve their financial situation. Overwithholding—choosing to withhold more than you will owe to get a refund—is a wildly successful savings program.

Over the last decade, behavioral science researchers have shed light on why it is so hard to save despite good intentions and how we can stack the deck in savers’ favor. One of the outcomes of that work is the value of a “commitment savings” account. These are savings accounts that people voluntarily open, but cannot access until they accumulate a certain amount or reach a specific future date. It provides all the benefits of accumulating a big chunk of cash without any of the painful and exhausting daily resistance to temptation.

This is exactly what the US tax system provides. The IRS is running the world’s largest and most successful commitment savings program for low-income households. Why another program can boast of 80 percent participation of people below median income and average savings of 4 percent of income (the average savings rate in the United States over the last 25 years across all income groups is 3.5 percent)? The amount of savings in the tax system is likely to be small—these figures include only federal, not state, refunds. In the US Financial Diaries, which closely tracked the financial lives of 235 low- and moderate-income American households for a year, nearly half of our households received refunds of 8 percent or more of their annual income. Yes, a large portion of those refunds is a result of the Earned Income Tax Credit (EITC), but even when people could claim EITC payments throughout the year, almost no one is instead preferring to keep their “tax savings account” growing all year. We should start celebrating the large amount of savings that households are doing through the tax system rather than fretting that they are not saving their savings.

Of course, there is also a concern that people are “blowing” their refunds when they get them. An initial analysis of the US Financial Diaries data suggests that lower-income households are most often using their refunds to pay down debt, buy clothes, and eat out—hardly a wise choice for people who are stretching grocery budgets to the max much of the year while we tightly restrict what foods they can buy using food stamps. A different research effort led by sociologist Kathy Edin, which followed 100 families for six months after receiving their tax refund/credit, found largely the same thing. So have national surveys.

If we think of tax refunds as savings in the first place, it’s easy to understand why households are reluctant to put that lump of cash they have been building up all year into another, longer-term savings account. Instead, we can focus efforts on helping people become better spenders of their short-term savings: what debt to pay down, what to spend on to reduce the likelihood of future emergencies, figuring out the best way to the best down payment amount on a vehicle purchase or what repairs are likely to pay off. There’s tremendous room for innovation around payday loan alternatives or pre-payment for future needs—another strategy uncovered by behavioral science that works much better than general savings. If interest rates go back to the levels in the 1980s, the IRS commitment savings program would be a costly one. But for now, instead of focusing on the long-term savings that low-income households aren’t doing, let’s start by building on their already successful saving strategy.

Timothy Ogden (timo@ssireview.org) is managing director of the Financial Access Initiative at NYU and part of the leadership team of the US Financial Diaries, a research project of FAI and the Center for Financial Services Innovation. He co-authored Toyota Under Fire, and author of the forthcoming Experimental Conversations, a collection of interviews with economists conducting field experiments on poverty alleviation.

Source: http://www.ssireview.org

How the Decline in Community Banks Hurts Small Business

By Scott Shane

A recent report from the Federal Reserve Bank of Richmond reveals that the number of community banks dropped by a whopping 41 percent between 2007 and 2013. That’s bad news for small business owners, who rely heavily on financing from small, local banks.

Even more troubling is the potential culprit. Analysis by the Fed suggests that the Dodd-Frank Act is at least partially responsible.

A Harvard University study shows that the rate of decline in the community bank share of commercial banking assets has doubled since the passage of the law in 2010. Moreover, almost all of the decline in the number of community banks in recent years has resulted from a cessation in bank formation during the current economic recovery, the Richmond Fed reports.

Small businesses often rely on community banks for capital. Unlike big public companies that can issue new stock or sell bonds and commercial paper when they need money, small businesses are much more reliant on banks to provide them with the financing they need. Among banks, community ones tend to be their most common financiers. Many big banks avoid extending credit to small companies because small business loans are time intensive, hard to automate, tough to securitize, and expensive to underwrite and service.

Moreover, community banks have an advantage at relationship-lending. Embedded in local communities, they are better able to evaluate soft factors in lending decisions, which allows them to make loans when quantitative analysis based on credit scores and financial statements alone would not suggest it. As a result, community banks provide over half of all small business loans, despite accounting for less than a quarter of all business lending.

The Dodd-Frank Act has made community banking more difficult. The law increased total U.S. financial regulatory restrictions by nearly one-third and has required community banks to purchase new software, hire additional compliance personnel, and to spend more time responding to government oversight than before. More than four of every five small banks believes that compliance costs have increased since the passage of the Act, a recent survey shows.

Increased regulatory compliance is particularly problematic for community banks. Those institutions did little to create the problems that the Dodd-Frank Act was designed to combat. Moreover, regulatory compliance has a high fixed cost, making it disproportionally expensive for smaller institutions. Some bankers report that regulatory compliance accounts for more than twice as high a share of operating expenses at community banks than at their larger counterparts.

The Richmond Fed suggests that the Dodd-Frank regulatory increase is at least partially responsible for the recent decline in community bank formation. The additional rules have reduced the profitability of community banking, with some estimates showing that as many as one-third of community banks are unprofitable under the new regulations. With community-banking profitability in decline, it’s not surprising that fewer people are willing to start those banks and that the people running existing ones are exiting the business.

Policymakers should exempt community banks from many of the new regulations imposed by Dodd-Frank. Those regulations were designed to combat problems not present in the community banking model. Perhaps more importantly, failing to protect community banks from collateral damage risks hindering small business access to credit, which depends heavily on effective functioning of the community banking model.

Source: http://www.entrepreneur.com
How to Start a Small Construction or General Contracting Business

Continued from page 3

Access financing

If you don’t have savings or access to a traditional bank loan, you might want to consider an SBA loan program. Other financing options for small businesses include credit unions, community banks or a business line of credit.

To understand your options, visit Business.USA.gov. Its Financing Wizard can help pinpoint available government resources that can help get you the financing you need.

To understand more about how small business financing works, read:

• SBA Loans Explained – A 101 for Small Business Owners
• Don’t Qualify for Conventional Business Loan? Understand Your Options
• Small Business Financing Blogs

Get licensed, bonded and insured

Protect yourself, your business and your clients by ensuring you have the right licenses and permits, business insurance and surety bonds. Here are three reasons why and information on how to obtain them:

1. Business Licenses and Permits – In addition to a general business license, most construction or contracting businesses need specific licenses to operate. For example, a tradesman license is required for electrical, plumbing, HVAC, gas fitting and other construction trades. Check with your state business license office for information about what you’ll need. If you headquarter your business out of your home, you’ll also need to obtain a home business permit from your city or county.

2. Surety Bonds – Typically, construction businesses need construction bonds in order to operate legally. You arrange for a surety bond from a third party who promises to pay your client if you do not fulfill your work obligations under a contract. Learn more about surety bonds from the Surety & Fidelity Association of America and take a look at their bonding resources for small and emerging contractors. Bond regulations vary by state, so research your state’s requirements or speak to a reputable surety bond agent. If you are unable to secure a bond through a commercial channel, SBA offers its own Surety Bond Guarantee program.

3. Insurance – Depending on the nature of your work and whether you employ workers directly, you will need several types of business insurance – general liability, vehicle and property insurance. Individual states also require businesses to carry specific insurance, such as workers’ compensation insurance, unemployment and state disability insurance. For a better understanding read: What Kind of Business Insurance Do You Need?

Familiarize yourself with construction industry regulations

From energy efficiency standards to workplace safety regulations, the construction industry is heavily regulated. Read SBA.gov’s Construction Industry Guide for more information.

Develop an occupational health and safety plan

The Occupational Safety and Health Act (OSHA) requires that construction workers are provided a safe workplace free from recognized hazards. Take a look at SBA’s Workplace Safety and Health guide for information about resources that can help you establish a safe and compliant workplace.

Finding and hiring labor

The construction industry generally secures labor from four sources – subcontractors, hired employees, labor brokers or independent contractors. To get you started read these steps to hiring your first employee and then check out the particular laws and tax ramifications of hiring independent contractors.

Take advantage of industry tools and resources online

There are many online resources that can help small construction companies and contractors who can’t afford the headcount or infrastructure that larger companies enjoy. Here are just a few:

• Construction Office Online – Includes free downloadable templates and documents such as schedules, estimating, budgets, timesheets, invoicing and billing and more
• Compare Construction Business Software – Looking for the right construction management solution? This guide lists the “Top 10 Most Reviewed Construction Systems”
• Construction Marketing Association Blog – Tips and insights on how to market your business like a pro
• Overcoming Obstacles: Best Practices for Subcontractors, General Contractors, and Public Agencies

Download Adobe Reader to read this link content For more information about some general issues with doing business in the construction industry such as cash flow, communication between contractors, change order processing, contract negotiations and more, check out this whitepaper from Washington state’s Small Business Growth Opportunity Council

Source: U.S. SBA