



Overcome the Fear of Being Your Own Boss

By Joe Libava, SBA Guest Blogger

I'd like to start out by telling you that it's perfectly normal to be fearful about owning a franchise business—or any business. As a matter of fact, if you weren't afraid, it would cause me worry. But if you'd really like to be your own boss, there are ways to overcome some of the fears you're feeling. I'll go over a few of them in this post.

Fear of Change

If you've been working in corporate America for any length of time, you're used to certain things. For instance, you're used to having a couple of major benefits, like partially paid healthcare and a 401(k) plan. But instead of worrying about losing the benefits you've had (because you were an employee), you need to spend time learning about ways you can still have them as an employer.

One of the resources you should explore is the small business section of HealthCare.gov

at www.healthcare.gov/small-businesses. You'll learn all about the different healthcare programs that may be available for your new business.

As to 401(k) plans, you may be able to offer and participate in a retirement plan you can customize. To learn more, read this useful article written by fellow SBA Guest Blogger Barbara Weltman at www.sba.gov/blogs/customize-your-401k-plan

Fear of Making the Wrong Choice

This is a biggie. And if you do make the wrong choice in a business, it could end up haunting you for years. That's why it's important to follow a process when deciding on what business to buy—in this case, a franchise business. In order to make a good choice in a franchise, you first have to determine what you're good at doing and what you'd like to be doing as a franchise owner.

If you'd like to see an overview of the process I recommend using, read this Olympic-themed franchise article: www.sba.gov/blogs/how-choosing-and-buying-franchise-10000-meter-run

To be sure, you could end up choosing the wrong franchise business opportunity. In addition,



the right franchise opportunity can quickly become the wrong opportunity through no fault of your own. For example, you may end up buying a franchise that caters to high-end customers or clients. That's all fine and good until something happens

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 Note : All NYS Empire State Development certified MWBE/SDVOB vendors are already registered with LLTJV. Please contact us if your firm is not currently receiving LLTJV Notices of Interest by sending a note to: LLTJV@moderntimesinc.com

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IS SOLICITING COST PROPOSALS FROM DBE SUBCONTRACTORS AND VENDORS CERTIFIED WITH THE NEW YORK STATE UNIFIED CERTIFICATION PROGRAM

Kew Gardens Interchange Project
 NYS DOT Contract No: D900043
 Bid Date: July 3, 2018

Description of project:
 Design-build services for the Kew Gardens Interchange. This project area includes the Kew Gardens Interchange with Grand Central Parkway (GCP), Jackie Robinson Parkway (JRP), Union Turnpike (UTP), and the Van Wyck Expressway (VWE). The project will consist of demolition and replacement of six existing structures with new, widened structures, reconstruction of the ramps connecting the GCP, UTP, JRP, and VWE, and installation of new safety appurtenances meeting current standards.

Many bidding opportunities available.
 If you are interested in bidding on this project, please contact Skanska's Outreach Coordinator: Julia.Omanoff@skanska.com • EOE/M/F/Vet/Disabled

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42nd Street Shuttle Line Project
 MTA NYCT Contract No. A-35302/37116
 Bid Date: July 19, 2018

Description of project:
 Times Square, conversion from a three-track to a two-track shuttle operation with a six-car train on each track. The existing platforms will be reconfigured into one twenty-eight foot wide platform which shall also be extended three hundred sixty feet along the existing track alignment. A second means of egress will be provided at the east end of the extended platform. Work will also include providing vertical accessibility with a new stairway from the shuttle mezzanine to street level, a new Control Area, removing columns, modifying the structural system at all column consolidation locations to redistribute the loads, removing an existing Control Area, stairs P-9 and S-12, relocating columns for proper alignment of car doors and proper passenger flow, new communication rooms at both stations, GCT scrubber room relocation, line GCT employee area, and stair work at GCT.

Many bidding opportunities available.
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Harold Structures Part 4 Project
 MTA Capital Construction Contract No. CH058A
 Bid Date: July 24, 2018

Description of project:
 The work of this contract includes removal of the existing cutterhead of the Tunnel B/C tunnel boring machine, construction of the Tunnel B/C Approach Structure, installation of catenary poles, construction of ductbanks, installation of track and special track work, site grading, and miscellaneous demolition. As part of construction of the Tunnel B/C Approach Structure, the contractor will be required to design and provide temporary support for the 39th Street Bridge and transfer the bridge load from the temporary support to the permanent support structure. The contract includes two options—one for installation of ballasted track and special trackwork and one for demolition and removal of existing track. The work will be performed within the Sunnyside Yard/Harold Interlocking area in Queens, New York.

Many bidding opportunities available.
 If you are interested in bidding on this project, please contact Skanska's Outreach Coordinator: Julia.Omanoff@skanska.com • EOE/M/F/Vet/Disabled

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IS SOLICITING BIDS FROM M/WBE AND VETERAN SUBCONTRACTORS AND SUPPLIERS CERTIFIED WITH THE NEW YORK STATE CONTRACT SYSTEM

Throgs Neck Bridge Replacement of Roadway Deck in Suspended Spans
 MTA Bridges and Tunnels Contract No: TN-49
 Bid Date: August 7, 2018

Subcontracting opportunities include but are not limited to Asphalt, Barrier, Bearings, CPM Scheduling, Demolition, Drainage, Electrical, Expansion Joints, Fencing, Field Trailer, Fuel, Haul and Dispose, Highway Lighting, Miscellaneous Metals, MPT, Painting, Paving, Railings, Rebar, Sandblasting, Saw Cutting, Sealing, Signs, Striping, Structural Steel, Surveying, Testing, and Trucking. Please see contract documents for further opportunities.

Interested firms please contact john.papagiannakis@skanska.com • EOE/M/F/Vet/Disabled

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IS SOLICITING BIDS FROM SBE SUBCONTRACTORS AND SUPPLIERS CERTIFIED WITH NEW JERSEY SELECTIVE ASSISTANCE VENDOR INFORMATION (NJSAVI)

Route 1 and 9 (Pulaski Skyway) Rocker-Bent Investigation Contract
 NJDOT Contract No: 051183160
 Bid Date: July 10, 2018

Subcontracting opportunities include but are not limited to Bearings, Civil General Contracting, Construction Engineering, CPM Scheduling, Dumpster, Fencing, Field Trailer, Fuel, Haul and Dispose, Miscellaneous Metals, MPT, Office Trailer Fit Out, Painting, Piles, Rebar, Sandblasting, Signs, Striping, Structural Steel, Surveying, Temp Shoring Towers, Testing and Trucking. Please see contract documents for further opportunities.

Interested firms please contact john.papagiannakis@skanska.com • EOE/M/F/Vet/Disabled

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Sandy Repair and Flood Mitigation—207th Street Yard and 200th/207th Street Interlockings Project
 MTA NYCT Contract No. C-34838
 Bid Date: July 10, 2018

Description of project:
 The work to be performed consists of signal system modernization at 207th Street Yard, rehab of existing and construction of new facilities including relay rooms, CBTC rooms, and restoration of track infrastructure. The work also includes furnishing and installing flood mitigation and resiliency structures and measures, such as steel seawall and pile supported concrete walls, flood gates, fabric portal flood gate, drainage improvement, replacement of track feeder, transmission cables, and appurtenances at the 207th Street Yard.

Many bidding opportunities available.
 If you are interested in bidding on this project, please contact Skanska's Outreach Coordinator: Julia.Omanoff@skanska.com • EOE/M/F/Vet/Disabled

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Railroad Construction Company
 Paterson, New Jersey
 www.railroadconstruction.com



NORTHEAST EVENTS FOR YOUR BUSINESS

2018

Explore Small Business Administration Resources
 Wednesday, July 11, 2018, 11:00 am–1:00 pm
 Center for Women and Enterprise—Eastern Massachusetts, 24 School Street, Floor 7, Boston, MA
 Main Sponsor(s): Center for Women and Enterprise—Eastern Massachusetts
 Contact: Madeleine Lutts, 617-536-0700, mlutts@cweonline.org
 Fee: Free; registration required
 This workshop is presented by a member of the local US Small Business Administration team and is designed to help entrepreneurs understand the various SBA programs and services available to help them start or expand a business. Topics covered include: Technical Assistance Program; SBA Loan Guarantee Program; 8(a) Business Development Program; HUBZone (Historically Underutilized Business Zones) Program; Government Contracting Opportunities. The Center for Women and Enterprise is a nationally known nonprofit organization dedicated to helping people start and grow their businesses. CWE provides opportunities to increase professional success, personal growth, and financial independence.

Social Media Basics For Your Business
 Wednesday, July 11, 2018, 1:30 pm–3:30 pm
 Niagara Falls Culinary Institute, 28 Old Falls Street, Room 234, Niagara Falls, NY
 Main Sponsor(s): Niagara Small Business Development Center
 Contact: Lynn Oswald, 716-210-2515, oswald@niagaracc.suny.edu
 Fee: Free; registration required
 Are your online efforts reaching your target markets? Social Media Basics For Your Business will review different social media websites and what they have to offer for your business. The seminar will also discuss social media marketing strategies you can use to most effectively reach your target market. The Niagara Small Business Development Center (SBDC) provides free management and technical assistance, including business planning, marketing and global strategies, cash-flow projections, and financial analysis. The SBDC is staffed by experienced professionals who provide individualized counseling.

Boots to Business Reboot: Starting or Growing A Veteran-Owned Business
 Thursday, July 26, 2018, 9:00 am–5:00 pm
 Office of the Albany County Executive, 112 State Street, Cahill Room, Albany, NY
 Main Sponsor(s): US Small Business Administration, Veterans Business Outreach Center
 Contact: Amy Amoroso, 518-326-6328, aamoroso@arsenallpartnership.com
 Fee: Free; registration required
 Veterans have the character, discipline, and skills needed to succeed as small business owners and entrepreneurs. Enroll in Boots to Business Reboot, a two-step training program that provides participants an overview of business ownership as a career vocation, an outline and knowledge on the components of a business plan, a practical exercise in opportunity recognition, and an introduction to available public and private sector resources. Eligible for this training are veterans of all eras, service members (including members of the National Guard and Reserve), and their spouses.