



# Scambuster Fighting for Military Members

By Alan Greenblatt

People have different reactions when they see service men and women in uniform. Many admire their bravery and thank them for the sacrifices they've made. But some individuals think of them quite differently, as easy marks.

Members of the military are targeted at a high rate for scams perpetrated by landlords or companies selling loans or consumer goods such as faulty cars or computers. There have always been a few shady businesses around the edges of military bases, but now companies run sophisticated campaigns targeting active members of the military on a nationwide basis. According to the Federal Trade Commission, 100,000 cases of fraud were reported by service men and women, their dependents, retirees, or veterans in 2016 alone.

Deanna Nelson is trying to do something about it. Nelson is an assistant attorney general in New York, running the Watertown office. She knew nothing about military consumer practices

before taking on the job thirteen years ago, but she quickly got up to speed due to the number of fraud cases coming out of the Army's neighboring Fort Drum. "Companies in the area and nationally have made it their business to separate the military from their income streams," Nelson says.

People in the Army and the other service branches make unusually attractive targets for grifters for several reasons. They typically are young, often living away from home and managing their own finances for the first time. They collect steady paychecks and pay their bills on time, because keeping their credit records clean is a condition of their employment. If they are in any kind of financial trouble, they can lose their security clearances for fear they'd be subject to blackmail or other pressures. So service members pay their bills no matter how blatantly they've been ripped off. "The companies realize that service members are going to pay," Nelson says. "It's not worth it to sacrifice their security clearance or military status not to pay."

When particular types of scams become common, Nelson and her counterparts in other



states are often called in by financial counselors on the bases. As civilians and representatives of the state, there are limits to what they can do. They aren't going to represent individual men or women, but they can act as mediators.

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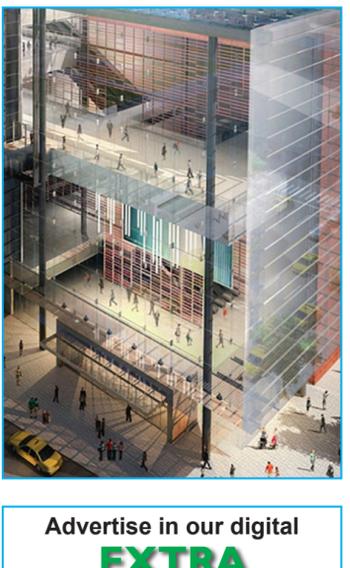
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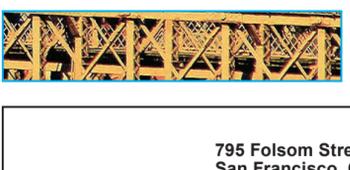
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**IS SOLICITING COST PROPOSALS FROM PANYNJ CERTIFIED M/WBE AND SDOB SUBCONTRACTORS AND VENDORS**  
**JFK Master Agreement Work Order #118—Pile Load Testing Program Project**  
PANYNJ Contract No. JFK-174.115  
Bid Date: July 29, 2021  
**Description of project:**  
The proposed pile load testing program includes installation and testing of both 18-inch and 24-inch Tapertube piles, 24 each in total. The test piles will be installed to varying depths at two (2) separate test sites within the JFK CTA limits. Testing these piles at two separate test sites will provide an indication of the potential variability of subsurface soil conditions on the capacity of these piles. The anticipation is that the pile load testing program will be beneficial to verify preliminary design assumptions used for developing pile capacities and provide information on the installation of these high-capacity piles.  
**Many bidding opportunities are available:** ready-mix concrete supply, furnish and installation of reinforcing steel, temporary fencing, sawcutting, haul and disposal, supply of fill materials, geotechnical instrumentation and monitoring, asphalt paving.  
If you are interested in bidding on this project, please contact Skanska's Outreach Coordinator: [Julia.Omanoff@skanska.com](mailto:Julia.Omanoff@skanska.com) • EOE/M/F/Vet/Disabled

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**IS SOLICITING COST PROPOSALS FROM NEW YORK STATE CERTIFIED DBE SUBCONTRACTORS AND VENDORS**  
**Design-Build Services for Accessibility Upgrades for the 14th Street ADA Complex Project**  
MTA Construction and Development Contract No. A-37129  
Bid Date: August 24, 2021  
**Description of project:**  
The work under this contract includes the design and construction for ADA improvements at the 14th Street Complex, including elevator installation and ADA path-of-travel improvements, and associated state of good repair work in the Borough of Manhattan. The project improvements, including the installation of elevators and other ADA improvements, are to result in fully ADA compliant vertical transportation.  
**Many bidding opportunities are available:** masonry, structural steel fabrication, miscellaneous metal fabrication and installation, railings, carpentry, roofing, intumescent fireproofing, doors, glass and glazing, painting, tiling (ceramic/mosaic/granite), resilient flooring, acoustical ceilings, detectable warning panels, toilet accessories, furniture, signage, bird deterrents, waterproofing, chemical grouting, HVAC, electrical, communication systems, plumbing and fire protection, noise monitoring, vibration monitoring, vector control, ACM abatement, survey, MPT materials, concrete supply, historic preservation, sidewalks, paving, utilities, testing and inspection, crack and spall repairs, haul and disposal/trucking, dumpsters, CPM scheduling.  
If you are interested in bidding on this project, please contact Skanska's Outreach Coordinator: [Rosemary.Nagle@skanska.com](mailto:Rosemary.Nagle@skanska.com) • EOE/M/F/Vet/Disabled

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**IS SOLICITING COST PROPOSALS FROM NEW JERSEY STATE CERTIFIED SED SUBCONTRACTORS AND VENDORS**  
**Standby Power Generation Facility Project**  
Passaic Valley Sewerage Commission Contract No. B040  
Bid Date: July 29, 2021  
**Description of project:**  
As part of the Flood Resiliency Program, the Passaic Valley Sewerage Commission ("PVSC") is constructing a natural gas-fired standby power generation facility (simple cycle) that can provide sufficient power for all treatment plant needs in the absence of utility electrical power. Work includes the installation of three (3) combustion gas turbine generators as well as the installation of major gas combustion equipment including two (2) gas-fired black start engine generators, three (3) electric motor driven fuel gas reciprocating compressors, state of the art (SOTA) emission control equipment, medium-voltage synchronizing switchgear, as well as other required auxiliary components.  
Construction of an indoor power generation facility with the combustion turbine generators located indoors, as well as other equipment and spaces such as emissions controls, continuous emission monitoring (CEMs) if so authorized by the owner, control room, administrative spaces, emergency generators, low-voltage electronics, medium- and low-voltage electrical equipment, life safety systems, heating, ventilation, and air conditioning units.  
The SPGF will consist of enclosed steel framing with pre-cast architectural panels for the building exterior, grating platforms, ladders, stairways, and elevator for personnel access to elevated areas within the building. Structures and equipment components are supported by deep foundations (piles).  
**Many bidding opportunities are available:** CPM schedule, progress photos, sawcutting, trucking and disposal, cast-in-place concrete, concrete reinforcing, precast architectural concrete, metal deck, miscellaneous metals, structural steel, metal railings, metal gratings, carpentry, damproofing, insulated metal wall panels, roofing, hollow metal doors and frames, FRP doors and frames, overhead coiling doors, glazed aluminum curtain walls, glazing, louvers, gypsum board assemblies, ceramic tile, acoustical panel ceilings, resilient flooring, floor toppings, painting, Division 10, furniture, elevators, fire protection, plumbing, HVAC, electrical, industrial equipment, fill materials, geotextiles, erosion control materials, auger cast grout piles, asphalt paving, precast unit paving, curb and sidewalks, precast manholes and utility structures, ductile iron pipe, storm drainage piping, sanitary sewer piping, process integration, material process and handling equipment, mechanical.  
If you are interested in bidding on this project, please contact Skanska's Outreach Coordinator: [Julia.Omanoff@skanska.com](mailto:Julia.Omanoff@skanska.com) • EOE/M/F/Vet/Disabled

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**Replacement of Twelve Escalators**  
MTA Construction and Development Contract No. E-30436  
Bid Date: August 9, 2021  
**Description of project:**  
The work to be performed under this contract consists of the replacement of twelve (12) existing escalators at various locations. The locations include the following: 53rd Street/Lexington Avenue Station; Intervale Avenue Station; Roosevelt Island Station; Bowling Green Station; High Street Station.  
**Many bidding opportunities are available:** electrical, communications, escalators, concrete, doors, hollow metal work, hardware, exterior wall panels, miscellaneous metals, structural steel, concrete repair, spall and crack repair, plumbing, mechanical, HVAC, sprinkler, hatches, cleaning, CPM, rodent control, lead paint removal, painting, PCB removal, hazardous remediation, tile, gypsum wall board, metal ceiling panel, architectural panels, concrete topping, anti-graffiti coating.  
If you are interested in bidding on this project, please contact Skanska's Outreach Coordinator: [Rosemary.Nagle@skanska.com](mailto:Rosemary.Nagle@skanska.com) • EOE/M/F/Vet/Disabled

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**Portal North Bridge Project in Hudson City, New Jersey**  
NJ TRANSIT Contract No: 20-083X  
Bid Date: September 2, 2021  
**ALL QUOTATIONS ARE DUE BY CLOSE OF BUSINESS Friday, August 27, 2021.**  
For further information concerning subcontracting and/or purchasing opportunities, and to register as a subcontractor or vendor, please respond to [portalbridge@tutorperini.com](mailto:portalbridge@tutorperini.com) or contact Jackie Cotto at 914-739-1908. Come and join our team!

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**Portal North Bridge Project**  
NJ TRANSIT/Amtrak  
Bid Date: September 2, 2021  
**Description of project:**  
NJ TRANSIT, with the assistance of Amtrak, will construct, operate, and maintain a new Portal North Bridge and 2.44 miles of related railroad infrastructure. The project will address critical issues that have long plagued the Portal Bridge and provide the following benefits to the busiest section of railroad in North America by:  
1. Eliminating the moveable span  
2. Improving reliability  
3. Increasing train speeds  
4. Removing conflicts with maritime traffic  
The project, a two-track replacement bridge—Portal North—will replace the existing, century-old Portal Bridge with a modern, high-level fixed span that does not open or close, eliminating the movable components and risk of malfunction. The new bridge will rise more than 50 feet over the river and, including the approaches, will span nearly 2.5 miles of the Northeast Corridor.  
**Many DBE bidding opportunities are available:**  
Portable toilets, cleaning, survey, trailers, construction materials and supplies—PPE, small tools, lumber, traffic control, geotextile, hazardous and non-hazardous material, soil testing and sampling, testing, treatment and disposal of contaminated water, prefabricated vertical drains, demolition, clearing and grubbing, steel sheeting, cofferdams, marine work, soil erosion and sediment control, gabion walls, excavation, filling, compacting and grading, trucking, containers and dumpsters, haul and dispose, jacking, instrumentation and monitoring, steel H-piles, steel pipe piles, directional drilling, drilled shaft foundations, micropiles, vibration monitoring, track work, utilities (water/telephone/storm/electric), aerial structures, drainage system, asphalt paving, concrete paving, site improvements, security fence, chain link fence, modular unit walls, asbestos abatement, beam guide rail, lead paint management, traffic signs, pavement striping and markings, landscaping, topsoiling, fertilizing and seeding, concrete and rebar, cellular concrete fill, concrete repairs, steel—fabricate/furnish/install strip seal expansion joint assembly, elastomeric bearings, disc bearings, metal fabrications, metal stairs, cable railing system, handrails, steel grating, timber decking, composite decking, bridge fender system, fiberglass reinforced polymer walkway, waterproofing systems, banking/structural steel, bridge traveler platforms, standpipe system, electrical (conduits/ductbanks/switchgear/transformers/bridge and fender lighting system/cathodic protection/traction power identification/overhead transmission system installation/transmission monopole structures/fire detection and suppression/signal power distribution system).  
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weekly webinar from 11:30 am to 1:00 pm  
Tuesdays to discuss Paycheck Protection Program forgiveness. Topics include criteria, the process, changes, and more. To access the webinar by phone, call 1-202-765-1264 and enter the code 986 011 495#. For more information, email [susan.mazza@sba.gov](mailto:susan.mazza@sba.gov). Webinar direct link (copy and paste link into browser address bar): <http://ow.ly/ujp2850DRyxt> Located in the capital city of Montpelier, the SBA Vermont District Office provides financial services, consulting, and educational assistance to the small business community throughout the state.  
**SBA and SOS Monthly Webinar**  
Thursday, August 5, 2021, 9:00 am–11:00 am  
Online  
Main Sponsor(s): US Small Business Administration, New Hampshire Secretary of State Corporation Division  
Contact: Miguel Moralez, 603-225-1601, [miguel.moralez@sba.gov](mailto:miguel.moralez@sba.gov)  
Fee: Free; registration required  
Starting a new business? Looking for general advice and finance options? Looking for capital advice on starting or maintaining your business? Hear from representatives from the local SBA office and the New Hampshire Secretary of State Corporation Division. This workshop (currently held online during the pandemic) is offered on the first Thursday of every month. To join this free webinar, copy and paste the link below into your browser, then register for tickets for the date of your choice to receive the access code. <https://www.eventbrite.com/e/monthly-workshop-on-sba-programs-resources-at-sos-tickets-138501643143>  
**PPP Forgiveness Webinar**  
Tuesday, August 10, 2021, 11:30 am–1:00 pm  
Online  
Main Sponsor(s): US Small Business Administration  
Contact: Susan Mazza, 802-828-4422, [susan.mazza@sba.gov](mailto:susan.mazza@sba.gov)  
Fee: Free; registration required  
The SBA Vermont District Office hosts a free  
**Selling to the Federal Government Webinar**  
Thursday, August 26, 2021, 1:00 pm–4:00 pm  
Online  
Main Sponsor(s): US Small Business Administration  
Contact: George Tapia, 610-382-3086, [george.tapia@sba.gov](mailto:george.tapia@sba.gov)  
Fee: Free; registration required  
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