

SMALL BUSINESS

EXCHANGE NORTHEAST

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



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In Our Thirtieth Year, Printed Newspapers Interest and Inform Small Business Readers

By Leslie McMillan

Thirty years ago, as ageless entrepreneurs Gerald W. Johnson and Valerie Voorhies pieced together the first newspaper layout on their dining room table, their idea was simply to share their experience, information, and services with other small business people who might not have been aware of the new opportunities available to them in the unexplored realm of public contracts.

Small Business Exchange has developed industry-leading capabilities in diversity outreach during the past three decades. Yet the time-honored printed page—with the fragrance of ink and the crisp texture of sawtoothed newspaper stock—still attracts interest when it reaches the hands of readers.

The high-energy streets of Brooklyn were the latest proving ground for the appeal of our newspaper. To be honest, we were not trying to market test some grand strategy. We just happened to have five thousand introductory copies of Small Business Exchange Northeast newspaper, and we decided to hand deliver them to small

business owners along busy commercial streets in minority-population neighborhoods.

We figured these were small business people who might not have been aware of the new opportunities available to them in the unexplored realm of public contracts.



So off we went—a couple of seasoned veterans in literature distribution of various kinds—in a little car piled high with bundles of small business newspapers. We really did not know what to expect in this particular venture, but we were completely surprised nonetheless.

In a few June days, we gave all of the newspapers away in batches of ten or twenty: one for the boss and the rest for customers. The response truly amazed us. Among all of the hundreds of small businesses that we visited, at least eighty percent of them accepted not only the first complimentary copy, but also the extra handful for

customers. All but a few of these businesses were owned or operated by resilient minority or immigrant entrepreneurs.

Storefront businesses in New York start with a sky-high cost even before the doors open. Commercial rent prices are unbelievable to those not well acquainted with the real estate market in the city. That alone would be enough to stress out any business owner, even without considering the toll of long work hours, business management hassles, employee issues, and all of the other challenges of serving the public in the city that never sleeps.

But when we walked through the entrances of these hundreds of minority-owned businesses, arms laden with unfamiliar newspapers, the standard reaction—spontaneous, not prepped for a reporter's visit—was politeness and swift welcome. This was not due to the unexamined quality of our literature, nor even to our brief explanation, which was well received. Rather, the genuinely pleasant response flowed from the character of these hardy entrepreneurs.

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Inventors, Entrepreneurs, Manufacturers: New Ideas on How to “Make” It in America

Editor's note: Phil Larson, senior advisor for space and innovation in the White House Office of Science and Technology Policy, recently interviewed Dale Dougherty, CEO of Maker Media. Mr. Dougherty answered five questions on what makes making, Making.

Phil Larson: What is “Making”?

Dale Dougherty: Making can be called creating, producing, crafting, shaping, tinkering, composing, and building. It covers many areas of interest and many skills, and projects often combine several of each. Making sits at the intersection of art and science, and at the crossroads of technology and design.

Today, Making is where hardware and software are reconnecting with each other, increasing our ability to sense the physical world and initiate actions that interact with us. This is what a robot does—or an autonomous vehicle or a solar-powered toy that comes alive by day.

When we Make things, we learn to gain control over tools and materials. Makers are using new tools and technologies that are democratizing production. With better tools, more people can make things because it is easier to take an idea and develop it into a physical thing.

Phil: Where did the “Maker Movement” start?

Dale: With the publication of *Make Magazine* in 2005, we introduced the term “Maker” as a broadly defined identity for people, mostly amateurs, who enjoy making things. We launched Maker Faire Bay Area in 2006 and began to organize Makers and celebrate their projects. Both *Make Magazine* and Maker Faire were catalysts for the Maker Movement, but the movement took shape because of the independent efforts of many people who saw themselves as Makers and began organizing with other Makers. They shared their projects online and they formed Makerspaces or created

businesses to develop products. The Maker Movement, like the Internet, is a distributed social network that anyone can join and so it has spread freely around the globe. At the heart of the Maker Movement are the enthusiasts and the DIY (do-it-yourself) learners who are curious and playful.

Once we understand who Makers are, we can find them in history. People like Benjamin Franklin and Henry Ford might be considered Makers. Apple founders Steve Wozniak and Steve Jobs were also tinkerers and designers, creating a personal computer that grew out of the Homebrew Computer Club and was first showcased at the West Coast Computer Faire. We consider them Makers. Today, we have a new generation of inventors, tinkerers, and product designers who will also become known for what they make.

Phil: Who is involved?

Dale: We can find Makers everywhere in our community. Makers themselves can be as varied as their interests. They may be found in a number of different occupations from artists and designers, to engineers and computer scientists, educators, crafters, and mechanics. For many, Making is more of a hobby that can be enjoyed over many years. It's an excuse to learn something new like making cheese or bread or making an electronic bracelet whose lights respond to your heartbeats. Making is a great way for parents to engage with their kids in an activity that is both fun and educational—rockets, robots, or homemade roller coasters. What's true of all Makers is that what they do opens new doors and often leads to new relationships and unexpected opportunities. For instance, some Makers who started out as hobbyists have become entrepreneurs, starting their own businesses to make things that they sell.

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Advancing the Dream

I HAVE A DREAM
MARTIN LUTHER KING, JR.



The Publisher

Are you a news owl, too?

Decades ago, I put older-age insomnia to good use by keeping up with the overnight TV and, eventually, Internet news while Valerie slept blissfully beside me. Although it's good to keep tabs on the world from different perspectives, the news can also depress and demoralize.

Don't give despair the last word.

You'll find in this newspaper accounts of Americans from all walks of life who, without necessarily having heard of Henry J. Kaiser, have followed his credo: "Find a Need and Fill It."

Hobbies are important and enjoyable, and sometimes entrepreneurs can turn hobbies into businesses—generally when others need or want what the hobbyist offers.

Ted Hogan, a dedicated sixth grade teacher, lives within the limits of a city that allows him to keep chickens, ducks, and at least one crowing rooster. The free-range organically fed happy hens lay plenty of eggs, which Mr. Hogan sells for \$3.00 a dozen to pleased parents of his sixth grade students. He also brings chicks and hens to school sometimes to teach city children where eggs come from.

Volunteers and paid entrepreneurs can work side by side to meet needs.

A small community in a beautiful natural setting attracts hardy elders who find that the pure water, birdsong, strolling deer, tall trees, and wildflowers enhance and extend their lives. Aging into their eighties and nineties, they find that they can't do some things for themselves. Trustworthy community members—some who need to earn a living, some who prefer to volunteer—organize themselves to fill the needs of these elders. They also set at ease the city-dwelling grown children of the elders who want to "age in place."

Is beauty a need? We think so.

Dan Rickards, a wonderful nature painter who makes his living through his art, had a harder time selling paintings and prints during an economic downturn. So he and his wife, Julia, decided to combine the art gallery with a classy, affordable small restaurant that has become a gathering magnet for locals and tourists alike. It also provides jobs for several young people.

Keep up with the news by all means. Seek out trusted sources and varying perspectives. This will help you find the needs that you can fill.

New Orleans Jazz Queen Via Connecticut Conservatory

By Marie Sheahan Brown

From the Faubourg Tremé to The Hartt School performing arts conservatory in Connecticut; from orchestral concert halls to the sidewalk at Saint Peter and Royal Streets in the French Quarter; from cathedral weddings to classrooms around the country; from gigs on San Francisco piers to invitations from the nations of émigrés; from below the windows of the lady who makes disturbing-the-peace calls to the venues of four United States presidents—Doreen Ketchens's silver-and-black woodwind, and her enormous talent to play it, have led this New Orleans native on adventures far beyond the homemade-candy shop her mother owned on the street level of the old house where Doreen grew up.



Though raised in a musical milieu that many associate with jazz, Doreen began as a classical clarinetist—initially as a fifth grader in the school band—in order to escape a dreaded pop quiz.

Doreen says, "We were called in

from recess, and the teacher announced a pop quiz in history with eight questions. I usually sat in the middle of the class—not in the first row, because that's where the smart kids sit who always get called on; and not in the back, because the teacher might pick on them, too. But in the middle, I'd disappear. So, starting with the front row, the teacher began asking each student one of those eight questions. I was getting more and more nervous because I didn't know the answers. Maybe I spent too much time in class daydreaming, looking out the window. He was getting closer to me, and closer . . . Suddenly, the principal announced over the PA system: 'If anyone wants to join the school band, raise your hand now.' So I raised my hand, and my teacher let me go! Joining the band in the first place was a God thing."

In the band room, the music teacher showed a picture of how bands are arranged: clarinets and flutes in the front rows, brass and drums in the back rows. Usually, girls played flute or clarinet. "I loved the way the flute looked—gorgeous. But the girls in front of me started choosing that, and I didn't want to do what everyone else was doing. When the teacher got to me, I said, 'I'd like to play clarinet.'"

She continues, "I feel so comfortable with the clarinet. We've had a relationship for many years."

At the time, the band used the *Learning Unlimited Band Series* by Art C. Jenson. "It's out of print now, but I loved it. It taught us how to read music using orange and black symbols."

The band didn't generally play jazz, but Doreen recalls, "Our first concert was in The Blue Room at The Fairmont. We played 'When the

Saints Go Marching In' and 'Joe Avery's Blues' second line song." She plays these New Orleans jazz classics all the time now.

Although not drawn to academics, to stay in the band through high school, Doreen had to keep up her grade point average. That led her to college: The Hartt School at the University of Hartford in Connecticut, where her mother's hands-on candy lessons came in handy. To help pay for college, during the hours between classes she made classic New Orleans pralines, wrapped them in fancy little packages, and sold them to Northeasterners with a soft-spoken thank you and a winsome smile.

Not until she finished college and returned home with her husband—her handsome childhood sweetheart, Lawrence Ketchens ("a great tuba player")—did she and her clarinet take up jazz.

"We were trying to make a living after we came home." She explains that it's hard to get a job as a classical clarinetist: "There are only two or three clarinets in an orchestra."

So Doreen and Lawrence were doing anything *but* playing music to make a living. Then one day in 1987, "We came walking out here" in the French Quarter, "and we saw some people playing on the street. He said, 'You know, we could play on the street.' And I'm like, 'You must be crazy! I'm not playing on no street, man!' But love makes you do crazy things!"

YouTube clips posted by French Quarter tourists show how exceptionally well she took to this culturally classic style—but not at first. "I was cooking, I was doing all kinds of things, I was cleaning houses, everything, but nothing paid like the streets did. And I wasn't that good in the beginning. I could play clarinet really well, but jazz, no—it's hard when you're used to playing things that are written down. Starting to create

■ Continued on page 7

Small Business Voices

Editor's note: Supporting the area's small business sector, among others, New York City Economic Development Corporation (NYCEDC) sends frequent email reports on various topics of interest to subscribers. The following information updates the article that we published in the March edition of Small Business Exchange Northeast newspaper.



To the SBE-NE Editor:

NYCEDC Announces Finalists of Third Annual Competition THRIVE to Support Immigrant Entrepreneurs . . . Competition Provides Seed Funding of \$25,000 to Five Finalists and Grand Prize of \$100,000 . . . The finalists . . . Business Outreach Center Network . . . National Community Reinvestment Coalition . . . Urban Justice Center/Street Vendor Project . . . South Bronx Overall Economic Development Corporation/Bronx Restaurant Retailers Coop . . . The Working World/The Worker Owned Rockaway Cooperatives. <http://www.nycedc.com/program/competition-thrive>.



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AWARDS

US Department of Commerce
Minority Business Development Agency
Minority Media Cornerstone Award

Northern California
Bay Area Contract Compliance Officers
Champions of Diversity, 25 Years
SF African American Historical Society
2014 Black History Month Award

Southern California
Black Business Association
Outstanding Entrepreneur
Los Angeles Mayor's Advisory Board
Outstanding Achievement as a
Vendor/Supplier
National Association of Minority Contractors
Minority Business Advocate of the Year

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Kiewit – Weeks – Massman

KWM
 Goethals Bridge Replacement

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

CONSTRUCTION PARTNERING OPPORTUNITIES

The Goethals Bridge Replacement Project is a design-build project for the Port Authority of New York & New Jersey (the Authority). The project will replace the existing Goethals Bridge which spans the Arthur Kill River on I-278 connecting Elizabeth, New Jersey, and Staten Island, New York. The existing bridge, built in the 1920s, will be replaced with dual bridges and the original bridge demolished. It is anticipated that the two new spans will carry approximately 14 million vehicles annually.

Kiewit-Weeks-Massman, AJV (KWM) has been selected by the Authority to design and build the new Goethals Bridge. KWM is committed to providing a world class project to the people of New York and New Jersey. As part of their mission, KWM is also committed to providing meaningful employment opportunities for hundreds of construction individuals in the region, with particular outreach to the DBE community, and desires to meet or exceed federal requirements for diversity on this important construction project. If your DBE firm would like to apply to participate in this project, please use our website as a resource, www.goethals-kwm.com.

PARTNERING OPPORTUNITIES

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

Diversity Contract Manager

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

SKANSKA

 SKANSKA USA CIVIL NORTHEAST
 IS SOLICITING COST PROPOSALS
 FROM NEW YORK STATE CERTIFIED DBE SUBCONTRACTORS/VENDORS
 Grand Central Terminal—East Side Access Project
 Concourse and Facilities Fit-Out
 MTA Capital Construction Contract No: CM014B
 Bid Date: August 13, 2014

Description of project:

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

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

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

Safety First!

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Advertise with Small Business Exchange Northeast, utilizing SBE's **targeted distribution** to reach the DBEs, SBEs, DVBES, MBEs, WBEs, LBEs, and OBEs that match the trades and goods you need.

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With over 1.6 million businesses in our active database—the country's largest non-public diversity database—SBE sets the professional standard for diversity outreach across the nation. For three decades, we have served small businesses, prime contractors, and agencies—with proven results.

Advertisements

Placed in the monthly Small Business Exchange Northeast newspaper, the daily SBE Northeast digital newsletter, and at www.sbenortheast.com

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TZC Vendor Database

All registered vendors will be added to the TZC Vendor Database, which TZC uses to seek DBE firms for every Subcontract Opportunity.

Business Orientation Meetings

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

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Contracting Opportunities

Please explore our revised website page at this direct link:

http://www.sbenortheast.com/database/bid_database/

These are **samples** of bid opportunities from federal, state, or local jurisdictions in four categories: construction, architectural/engineering, business services, or commodities. Bid site link updates are available in electronic format. (See Subscription Form on Page 12.)

NORTHEAST LOCATIONS

CONNECTICUT

MAINTENANCE DREDGING OF MYSTIC RIVER FEDERAL NAVIGATION PROJECT

Location: Groton and Stonington, Connecticut
Respond By: 08/12/14
Ref #: W912WJ14B0022
Pre-Bid Conf:
NAICS: 237990
License Req:
Description: Available through electronic services
Owner: Department of the Army, US Army Corps of Engineers
Contact: Susan Dunnagan, 978-318-8060, susan.k.dunnagan@usace.army.mil

RECONSTRUCTION OF I-84

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

MAINE

SECURITY UPGRADES

Location: Calais Land Port of Entry, Calais, Maine
Respond By: 07/15/14
Ref #:
Pre-Bid Conf:
NAICS: 561621
License Req:
Description: Available through electronic services
Owner: General Services Administration, Public Buildings Service
Contact: Michele Valenza, 617-565-8508, michele.valenza@gsa.gov; Deborah A. Fournier, contracting officer, 617-565-5970, fx617-565-5967, deborah.fournier@gsa.gov

CULVERT EXTENSION REPLACEMENT

Location: Newcastle, Maine
Respond By: 07/23/14
Ref #: PH021213.00CR
Pre-Bid Conf:
NAICS:
License Req:
Description: Available through electronic services
Owner: Maine Department of Transportation
Contact: Gail Iler, fx207-624-3431

MASSACHUSETTS

LAUNDRY SERVICES

Location: Camp Edwards, Massachusetts
Respond By: 07/25/14
Ref #: W912SV-14-R-0014
Pre-Bid Conf:
NAICS: 812320
License Req:
Description: Available through electronic services
Owner: Department of the Army, National Guard Bureau
Contact: Margaret Leslie Sullivan, 339-202-3877, margaret.l.sullivan2.ctr@mail.mil

PREVENTIVE MAINTENANCE FOR FIRE ALARM SYSTEMS

Location: Various, Boston, Massachusetts
Respond By: 07/16/14
Ref #:
Pre-Bid Conf:
NAICS:
License Req:
Description: Available through electronic services
Owner: Boston Fire Department
Contact: Joseph Mayo, director of facilities, fx617-343-3318

NEW HAMPSHIRE

FIRE EXTINGUISHER INSPECTIONS

Location: Pease Air National Guard Base, Portsmouth, New Hampshire
Respond By: 07/15/14
Ref #: F8N3CE4140A001
Pre-Bid Conf:
NAICS: 561990
License Req:
Description: Available through electronic services
Owner: Department of the Army
Contact: Client Services, 877-933-3243, fx703-422-7822, clientservices@fedbid.com

BUILDING RENOVATIONS AND ADDITIONS

Location: Somersworth, New Hampshire
Respond By: 07/24/14
Ref #: 80785R-A
Pre-Bid Conf: Nonmandatory, Wednesday, 07/09/14, and Tuesday, 07/15/14, 9:00–10:00 am
NAICS:
License Req:
Description: Available through electronic services
Owner: New Hampshire Department of Transportation
Contact: Jeffrey Shute, fx603-271-3515, jshute@dot.state.nh.us

NEW JERSEY

SEAL AND ABANDON WELLS

Location: Delaware Water Gap National Recreation Area, Pennsylvania and New Jersey
Respond By: 07/16/14
Ref #: P14PS01019
Pre-Bid Conf:
NAICS: 237990
License Req:
Description: Available through electronic services
Owner: Department of the Interior, National Park Service
Contact: Neil Gilligan, <http://www.fedbizopps.gov> and <https://www.fedconnect.net/>

FURNISH AND DELIVER RAPID SET CONCRETE, CRUSHED STONE IN 2,000 LB BAGS, AND BONDING AGENTS

Location: Jersey City, New Jersey
Respond By: 07/22/14
Ref #: Contract No. 38567
Pre-Bid Conf:
NAICS:
License Req:
Description: Available through electronic services
Owner: The Port Authority of New York and New Jersey
Contact: Larry Waxman, 201-395-3451

NEW YORK

COMMUNITY BASED OUTPATIENT CLINIC BUILDING LEASE

Location: Staten Island, New York
Respond By: 07/15/14
Ref #: VA24314R1269
Pre-Bid Conf:
NAICS: 531190
License Req:
Description: Available through electronic services
Owner: Department of Veterans Affairs
Contact: Jemeek Morris, Jemeek.Morris@va.gov

RED HOUSE BRIDGE

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

RHODE ISLAND

FURNITURE DESIGN/LAYOUT SERVICES FOR A NEW FACILITY

Location: Rhode Island
Respond By: 07/28/14
Ref #: W912LD-14-T-0026
Pre-Bid Conf:
NAICS: 337214
License Req:
Description: Available through electronic services
Owner: Department of the Army, National Guard Bureau
Contact: Mona Morin, 401-275-4248, mona.morin.civ@mail.mil

MAKE UP STATIONS FOR THEATRE

Location: Community College of Rhode Island, Knight Campus, Warwick, Rhode Island
Respond By: 07/21/14
Ref #: 7548859
Pre-Bid Conf:
NAICS:
License Req:
Description: Available through electronic services
Owner: Rhode Island Department of Administration, Division of Purchases
Contact: Gary Mosca, 401-574-8124, gary.mosca@purchasing.ri.gov

VERMONT

COMBINED OPERATIONS AND MAINTENANCE AT VARIOUS LAND PORTS OF ENTRY

Locations: Various locations, Vermont
Respond By: 07/08/14
Ref #:
Pre-Bid Conf:
NAICS: 561210
License Req:
Description: Available through electronic services
Owner: General Services Administration, Public Buildings Service
Contact: Carolyn L. Weekes, contract specialist, 617-565-5059, carolyn.weekes@gsa.gov; Donna M. Maffeo, contracting officer, 617-565-6012, fx617-565-7145, donna.maffeo@gsa.gov

AVIATION PROGRAM RETAINER FOR ENGINEERING, ENVIRONMENTAL, PLANNING, ARCHITECTURAL, INSPECTION, AND RELATED SERVICES

Location: Various, Vermont
Respond By: 08/04/14
Ref #:
Pre-Bid Conf:
NAICS:
License Req:
Description: Available through electronic services
Owner: Vermont Department of Transportation
Contact: And Morse, fx802-828-5545, And.Morse@State.vt.us

VARIOUS STATES / NEARBY

ARCHITECT/ENGINEER FOR VETERANS AFFAIRS NEW ENGLAND HEALTHCARE SYSTEM

Locations: VA Maine Healthcare System, Togus, **Maine**; VA Medical Center, White River Junction, **Vermont**; VA Medical Center, Manchester, **New Hampshire**; VA Central Western Massachusetts, Northampton, **Massachusetts**; Edith Nourse Rogers Veterans Memorial Hospital, Bedford, **Massachusetts**; VA Boston Health Care System, **Massachusetts**, including Brockton, Jamaica Plain, and West Roxbury Campuses; VA Medical Center, Providence, **Rhode Island**; VA Connecticut Health Care System, including West Haven and Newington Campuses; VA Allocation Resource Center, Braintree, **Massachusetts**; Community Based Outpatient Clinics located within VISN 1; any other VA facility and/or location within the New England Healthcare System
Respond By: 08/25/14
Ref #: VA24114R0463
Pre-Bid Conf:
NAICS: 541—; 541310; 541330
License Req:
Description: Available through electronic services
Owner: Department of Veterans Affairs, Providence Veterans Affairs Medical Center
Contact: Karla Rotondo, 401-459-4760x1558, karla.rotondo@va.gov

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

For a \$60 inaugural year (2014) annual subscription price, our subscribers will receive:

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A digital copy of each monthly newspaper

Our eWEEKLY (or eDAILY as needed) Small Business Exchange Northeast digital edition that usually includes one informational article and all current advertisements

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CITY AND COUNTY OF SAN FRANCISCO
DEPARTMENT OF PUBLIC WORKS

Contract No. 2265J (ID No. FCE14123)
VARIOUS LOCATIONS
PAVEMENT RENOVATION NO. 17

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until **2:30 pm on July 9, 2014**, after which they will be publicly opened and read. Digital files of Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents Download site at www.sfdpw.org/biddocs, or purchased on a CD format from 1155 Market Street, 4th Floor, San Francisco, CA 94103, telephone 415-554-6229, for a non-refundable \$15.00 fee paid by cash or check to "Department of Public Works." Please visit the DPW's Contracts, Bid Opportunities, and Payments webpage at www.sfdpw.org for more information. Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The work is located on Teresita Boulevard between Portola Drive and Foerster Street; Cesar Chavez Avenue between Rockdale Drive and Evelyn Way; Del Sur Avenue between Juanita Way and Cesar Chavez Avenue; 22nd Street between Carolina Street and Wisconsin Street; Carolina Street between 22nd Street and 23rd Street; and on Visitation Avenue between Loehr Street and Bayshore Boulevard and consists of pavement renovation, sewer replacement, water main installation, traffic control, and all related and incidental work. The time allowed for completion is 350 consecutive calendar days. The Engineer's estimate is approximately \$5,800,000. For more information, contact the project manager, Ramon Kong, at 415-554-8280.

This Project shall incorporate the required partnering elements for **Partnering Level 2**. Refer to Section 01 31 33 for more details.

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

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

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is **25% LBE**. Call Selormey Dzikunu at 415-558-4059 for details. In accordance with SFAC Chapter 14B requirements, all bidders, except those who meet the exception noted below, shall submit documented good faith efforts with their bids and must achieve 80 out of 100 points to be deemed responsive. Bidders will receive 15 points for attending the pre-bid conference. Refer to CMD Form 2B for more details. Exception: Bidders who demonstrate that their total LBE participation exceeds the above subcontracting goal by 35% will not be required to meet the good faith efforts requirements.

A pre-bid conference will be held on **June 26, 2014, at 2:30 pm** at 1680 Mission Street, 4th Floor.

For information on the City's Surety Bond Program, call Jennifer Elmore at 415-217-6578.

A corporate surety bond or certified check for ten percent (10%) of the amount bid must accompany each bid. SFAC Sec. 6.22(A) requires all construction greater than \$25,000 to include performance and payment bonds for 100% of the contract award.

Class "A" license required to bid.

In accordance with SFAC Chapter 6, no bid is accepted and no contract in excess of \$400,000 is awarded by the City and County of San Francisco until such time as the mayor or the mayor's designee approves the contract for award, and the director of public works then issues an order of award. Pursuant to Charter Section 3.105, all contract awards are subject to certification by the controller as to the availability of funds.

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

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

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

6/19/14
CNS-2634952#
SMALL BUSINESS EXCHANGE



ADVERTISEMENT FOR PREQUALIFICATION
(SUBCONTRACTORS)

The following is a summary of a full Advertisement for Prequalification (Subcontractors) posted on the UCLA Capital Programs Website (<http://www.capitalprograms.ucla.edu/Contracts/ProjectCurrentlyBidding>). **All interested parties must go to the website for complete information.**

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

Project Name: Jules Stein Seismic Correction and Program Improvements

Project Number: 945905.01

Description of Work: Seismic corrections and program improvements to the 93,000 gsf Jules Stein Building. **Refer to website for complete description.** www.capitalprograms.ucla.edu/

Estimated Construction Cost: \$41,000.00

Bidding Documents Available at:
www.uclaplanroom.com

Prequalification Document Submittal Locations:

Contracts Administration
University of California, Los Angeles
1060 Veteran Avenue, Suite 125
Box 951365
Los Angeles, California 90095-1365
310-825-7015
or
UCLA Planroom website
www.uclaplanroom.com

Dates:

Prequalification Document Availability:
June 3, 2014

Mandatory Prequalification Conference:
June 10, 2014
And again on June 27, 2014
Beginning promptly at 10:00 am
(THERE IS NO GRACE PERIOD)

Prequalification Submittal Deadline:
3:00 pm, July 9, 2014

License Requirements:
C-20, C-10, C-36, C-16, C-29

**THE REGENTS OF THE UNIVERSITY
OF CALIFORNIA**

Request for Proposal
**On-Call Real Estate
Consultant Services**



Who:
The Santa Clara Valley Water District (district) is the water resource management agency for Santa Clara County, California. The district provides watershed stewardship and wholesale water reliability to the county's 1.9 million residents.

What:
The Santa Clara Valley Water District is soliciting proposals from real estate firms to provide on-call real estate consultant services. The selected consultant will complete appraisal, acquisition, title, and relocation services for certain parcels of land that may be required for construction of a public project.

You are invited to submit a proposal based on your qualifications conducting assessment and upgrade projects similar in size and scope to the district's project. The full Request for Proposal (RFP) can be viewed at <http://cas.valleywater.org>.

Please submit your proposals electronically to the district's Contract Administration System (CAS) by the date and time specified in the RFP Schedule. Prior to submitting proposals, all firms must be registered in CAS. This can be achieved by going to the web address noted above and following the instructions to create an account. When in the creation process, select the expertise code "RE-10" and add contact information as necessary.

Contact:
For assistance with creating a CAS account, please call **408-630-2992**, or email questions to **ContractAdministration@valleywater.org**.

In addition to submitting proposals electronically through the district's web portal, 6 hard copies of the proposal must be received by the proposal due date and time specified in the RFP Schedule. Please refer to the RFP for detailed hardcopy delivery instructions.

General questions regarding this solicitation will be accepted by email to **Brad Imamura** at **bimamura@valleywater.org** by the date specified in the RFP Package Schedule tab.

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

SMALL

BUSINESS

EXCHANGE NORTHEAST

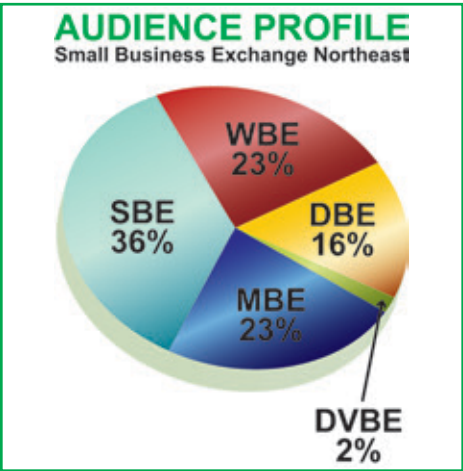
PUBLIC LEGAL NOTICES

With a database of over 1.6 million businesses, SBE assists agencies with public legal notices

Advertisements
Placed in the monthly Small Business Exchange Northeast newspaper, the SBE Northeast digital newsletter, and at www.sbenortheast.com

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Call for more information: 800-800-8534





Career Management: How to Telecommute Successfully

By Odette Pollar

As more employees look for ways to resolve work-family conflicts by requesting more flexibility in scheduling, many more jobs are being done via telecommuting. Other factors that have encouraged this trend include longer commute time, increased cost of office space, pollution, and traffic congestion. As technological advances continue to provide methods for remote working, more jobs over the next decade will be performed away from the office. Although telecommuting can be a boon, not everyone is cut out to work in this manner. Here is a test for you. Are you:

- Self-motivated and a self-starter? Are you able to make that first sales call at 8:01 am without the impetus of the hustle and bustle of colleagues around you? Can you take initiative rather than wait for directions?
- Self-assured with a solid knowledge of your job? Telecommuting is not an ideal choice if you are new to the position and the organization.
- Able to work alone with no supervision? It takes self-discipline and focus to work independently without any regular feedback.

- Able to block out distractions? Although offices are busy, often your home has more distractions. Whether that is the need to do errands, too much easily available food, pets requiring attention, or repair projects, a successful telecommuter must remain focused.
- Comfortable with technology? Computer literacy and excellent communication skills are important. You should be comfortable with new meeting styles, including conference calls, video conferences, email, etc.
- An excellent manager of time? You must be able to set priorities, plan, and schedule your time. This style of working requires that you be well organized and flexible enough to adjust to change, last-minute problems, and shifting deadlines.
- Are you able consistently to produce the same amount and quality of work as your peers?
- A creative problem solver? You must be able to function without administrative support at hand or immediate technical assistance.
- Confident that you will not be left out of the informational loop and therefore miss out on key issues? Being away from the office can make you feel as though you are invisible.

What Companies Can Do

- Set policies—who pays for the equipment and supplies, what are the duties and responsibilities of the position, along with salaries, insurance, and benefits for telecommuting employees?
- Provide opportunities for off-site workers to gather with peers. This helps people share the intangible rewards and feel they are in the loop.
- Get tech support in place. To minimize downtime, equipment breakdowns need immediate attention. The more fail-safe equipment and software that can be installed initially, the better.
- Thoroughly train telecommuting employees on how to set up and run all equipment. Teach them how to do some troubleshooting.
- Set up performance standards. Objective measures must be in place and understood by everyone to prevent in-office staff from feeling that off-site workers are slacking or in some other way receiving extra benefits.
- Plan how the office, remote workers, and managers will coordinate work. What is the protocol for working together when they will not see each other for days at a time?

- Track results. What are the productivity gains and cost savings of telecommuting? Has it reduced turnover and increased retention? How well is this incentive working?

Odette Pollar is a nationally known speaker, author, and consultant. President of the management consulting firm Smart Ways to Work, based in Oakland, California, her most recent book is Surviving Information Overload. Email Odette to share your comments, questions, and suggestions: odette@SmartWaysToWork.com.



Inventors, Entrepreneurs, Manufacturers in America . . .

Continued from page 1

Phil: How can I get involved in Making?

Dale: There are many ways to get involved in Making. In fact, once you understand the idea, you might realize that you already make things—you cook or garden, you work with cars or musical instruments, you do woodworking or embroidery. Making takes many forms, both new and traditional.

What's especially exciting today is that technology is offering us new capabilities. This might require getting up to speed on a Raspberry Pi or a 3D printer. There are many ways to get started, including finding resources online that can help you learn.

A good way is to find places in your community organized by Makers. These are known as Makerspaces but also go by other names. At a Makerspace, you can get access to tools, materials, and most importantly, mentors who can help you. You can also look for workshops in your community, which not only allow you to acquire new skills but also to meet others who are learning how to make.

Going to a Maker Faire near you may also inspire you to get involved, especially when you see the amazing projects that Makers are sharing.

Phil: Why is Making important?

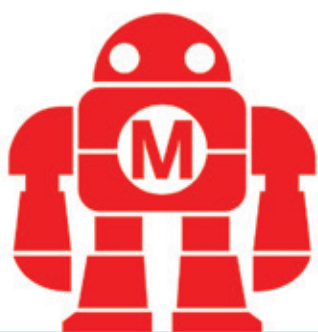
Dale: Making is important on many levels.

On a personal level, it can be a source of satisfaction and accomplishment, as you learn to do new things. On a social level, Making can lead to discovering other Makers who share your interests in local or online communities, and re-invigorating community bonds through Making. On an economic level, Making is bolstering personalized manufacturing, local workforce development, entrepreneurship, and expanding opportunities for Americans to unleash innovations that can lead to the industries and jobs of the future. Yet it starts with each of us seeing ourselves as producers, creators, and innovators, which challenges us to lead a productive and creative life. It changes our relationship with everything around us by showing that we can help make the change we want to see in the world.

Source: www.whitehouse.gov

World Maker Faire New York 2014

Saturday–Sunday, September 20–21, 2014
New York Hall of Science
47–01 111th Street, Queens, New York 11368
(Flushing Meadows Corona Park)
718-699-0005



Maker Faire

World Maker Faire New York 2014, September 20 and 21

World Maker Faire New York 2014, a great flagship event in the Maker Movement, will be held on Saturday and Sunday, September 20 and 21, in the New York Hall of Science at Flushing Meadows Corona Park in Queens.

Entry for Maker participation in the 2014 event closes on Sunday, July 20, at midnight PDT.

Find entry forms and instructions here: www.Makerfaire.com/new-york-2014/call-for-Makers/

Maker Faire showcases the amazing work of all kinds and ages of Makers—all who are embracing the do-it-yourself (or do-it-together) spirit and want to share their accomplishments with an appreciative audience. The Maker Faire makes a great school field trip or family adventure.

Makers choose from one of five categories: Maker Exhibit, Performer, Presenter, Sponsor, or Startup Sponsor.

Maker Faire especially encourages interactive exhibits that highlight the process of making things. Here are just *some* of the exhibit topics:

- Student Projects
- Robotics
- Homegrown Drones
- Arduino Projects
- Raspberry Pi
- Space Projects
- Food Makers (not concessionaires)
- Conductive Materials Projects
- Kit Makers
- Interactive Art Projects
- 3D Printers and CNC Mills
- Textile Arts and Crafts
- E-Textiles
- Home Energy Monitoring
- Rockets and RC Toys
- Sustainability and Green Tech
- Radios, Vintage Computers, Game Systems
- Electronics
- Electric Vehicles
- Science, Biology/Biotech, Chemistry Projects
- Puppets, Kites, Other Whimsical Creations
- Bicycles
- Large-Scale Art
- Shelter (Tents, Domes, etc.)
- Music Performances and Participation
- Unusual Tools or Machines
- How to Fix Things or Take Them Apart (Vacuums, Clocks, Washing Machines, etc.)

Entry Form Types

Maker Exhibit: Individuals, groups, schools, and organizations demonstrate what they make and/or how it works in an all-weekend exhibit space; interactive exhibits are encouraged. There is no fee for standard Maker Exhibits. Maker Exhibits include two sub-types:

- **Non-Profit and Cause- or Mission-Based Associations, Institutions, Organizations:** Organizations may qualify for special reduced rates based on their annual budget. The fee is for a 10'x10' space only and does not include electrical, Internet, or other requirements. This category does not apply to Makerspaces or hackerspaces, which receive free exhibit space at Maker Faire. *An organization that cannot afford this fee may qualify as a Non-Profit or Organization for a lower or no fee.*
- **Commercial Maker:** Individuals seeking to sell or market products along with demonstrating what they make at their Maker Exhibit fit into this category. The fee for a standard set-up is due approximately one month before the event. *Established companies or commercial entities do not qualify as Commercial Makers but may participate as Sponsors (see below).*

Performer: Musicians and entertainers perform at Maker Faire. Performances are usually on stage, lasting approximately fifty minutes. Set lengths vary. Maker Faire also welcomes roaming and unscheduled performances.

- For a space away from a stage to perform many times during the weekend, fill out the Maker Exhibit application.
- For a scheduled performance once or twice at the faire, submit the Performer application.

Presenter: Individuals and groups who want to talk about an idea or project of interest to the Maker community, OR Makers who wish to demonstrate what they make and how it works in a stage setting, fit into this category. Presentations last ten, twenty, or forty-five minutes, with some time for Q&A.

Sponsor: Companies and commercial entities are welcomed as sponsors at Maker Faire. See the sponsor page: www.makerfaire.com/sponsors/

Continued on page 10

SBE Online

Visit www.sbenortheast.com

to download the latest national
SBE Newspaper and SBE Daily





Women Veteran Entrepreneur Corps Awards

Fourteen women veteran entrepreneurs have been named awardees of the Women Veteran Entrepreneur Corps (WVEC) small business competition organized by Count Me In for Women's Economic Independence, a national not-for-profit provider of resources, business education, and community support for women entrepreneurs.

Starting June 27, each of these women veteran entrepreneurs may participate in Count Me In's nine-month Business Accelerator Program, which provides intensive business coaching and education designed to help their businesses grow in revenues by at least thirty percent and create new jobs within eighteen to thirty-six months.

Awardees also received a one-year legislative membership with Women Impacting Public Policy (WIPP).

WVEC, the result of an ongoing partnership between Capital One and Count Me In, is a training and mentorship program to help established women small business owners who are veterans, spouses or domestic partners of veterans, or daughters of veterans conquer daily business challenges and plan ahead for future growth and success. The program is made possible as part of Capital One's \$800,000 commitment to Count Me In to support women veterans and small businesses.

WVEC aims to help women-owned businesses across the country grow to \$250,000 or more in revenue with support through the Count Me In Business Accelerator Program. That goal translates into \$75 million in new economic activity and six hundred to nine hundred much-needed new jobs.

The fourteen awardees each presented a two-minute pitch on their business at the WVEC conference and competition at the Women in Military Service for America Memorial Foundation in Arlington, Virginia, on April 15, 2014.

The awardees are:

Stephanie Alexander; BOOST LLC (Back Office Organizational Support); Fairfax, Virginia
Doreen Archard; Southeast Accounting Solutions; Plantation, Florida

Mary Bezzini; Godman Power Group, Inc.; Springfield, Virginia

M. Simone Boyd; My Family Fantastic; Washington, DC

Lee Brandon; CSCS; AB-VAnced NEU-Spine® Technologies, LLC; Los Angeles, California

Carmen Coker; Carmen Coker International—Goodbye Clutter, Hello Serenity!; Alexandria, Virginia

Stephanie L. Foster; Intentionally Me, LLC; Fort Belvoir, Virginia

Dawn Mabery; Mabery Consulting, LLC; Silver Spring, Maryland

Wanda Petty; EMPLOY VETS; Fort Belvoir, Virginia

Michelle Putnam; A "Polished" Life; Virginia Beach and Newport News, Virginia

Dannielle Rash; First Class Resumes and Career Services; Alexandria, Virginia

Deatrice Simpson; NDS Fix-It LLC; Washington, DC

Elizabeth Suda; ARTICLE 22; Brooklyn, New York

Zee Worstell; AcceleratHER LLC; Williamsburg, Virginia

"Our Women Veteran Finalists represent yet another group of women business owners who have the potential to truly make an impact on economic growth in our country," said Nell Merlino, founder and president of Count Me In. "We look forward to working with this promising group of motivated military-affiliated entrepreneurs as they grow their micro-businesses into thriving enterprises."

"We want to congratulate the women veteran finalists of the WVEC program whose skills and qualities that made them outstanding military members—a strong work ethic, discipline, the creativity needed to overcome obstacles—are precisely the qualities that can translate to business success," said Daniel Delehanty, senior director of community development banking at Capital One. "For many aspiring small business owners, the prospect of starting and growing a new business can be daunting, but coaching and mentoring can help to ease that start-up learning curve. Through our partnership with Count Me In, we are leveraging our expertise in small business development to help drive the success of talented and entrepreneurial women veterans and support the economic growth of our whole community."

According to Capital One, its partnership with Count Me In is aligned with its commitment to helping aspiring entrepreneurs and small businesses of every size grow and thrive—whether it's

■ Continued on page 10

New Orleans Jazz Via Connecticut Conservatory . . .

■ Continued from page 2

your own stuff, it's a door, like a window you have to go through."

She credits her husband: "Lawrence suggested that I just start by taking out notes. I was in love, so I was ready to listen to anything he said. I learned that my ear can hear things that my brain can't think." She explains that, in order to improvise, she first learns the music from the written score. It's important first to "follow the rules" of the music, to "respect" the music.

Doreen added jazzy singing to her skilled repertoire. Any given song alternates between soulful woodwind notes, clarinetist feats, and her rich rolling voice.

Other musicians—drummers; trombone, saxophone, and trumpet players; guitarists and percussionists and others—have joined them off and on over the years. Their daughter Dorian, a "very talented drummer," started at age eight and is now eleven. Performing at two major festivals in Sweden and Martinique, the young drummer thrived on the large audiences. The band—revolving membership, always with Doreen and Lawrence—has recorded at least twenty-one albums and three DVDs.

In earlier years, strolling tourists would find Doreen's Jazz New Orleans in Jackson Square in front of Saint Louis Cathedral. The band later moved its regular spot to Saint Peter and Royal, where "the lady upstairs calls the police on us so much that they don't listen to her anymore—thank God!"

Until August 2005, each day in decent-enough weather Doreen and Lawrence would wake up in Doreen's growing-up home above the candy shop, take the stairs to street level, and open the ancient wrought-iron grille door, its original sharp decorative details softened by generations of glossy paint. They'd pack up their old red van with musical instruments and donation cans, thread through the French Quarter traffic, stake out their spot on the street, and play—for tips, for the joy of making music together, and

for the rush of amazed appreciative reactions from gathering crowds.

Doreen's incredibly long note leaves the audience more breathless than she, every time.

As of June 2014, a cursory and drastically incomplete count of views of tourists' YouTube videos featuring Doreen adds up to 875,346 views. (She is astonished to hear this figure, saying, "I don't have time to keep track of these things!") The following unedited YouTube comments convey the flavor of hundreds of other posted remarks:

"I wish i was there to give her cuddles from new zealand....You go hard gurl...luv ur music....the blues, & ur clarinet....awesm... xxxx."

"I am collecting video's of Doreen Kitchens for my list of favourites and this one is added too. One week ago I didn't know her at all. She is really amazing. Thanks and greetings from the Netherlands."



"I would pay \$100.00 an hour to have here teach my 10 year old son who has exceptional talent. I would pay more if I could...A few hours a week would change his world in the right direction! He loves her playing!"

"She is a legend worthy of praise. I was in NOLA this past May. I was fortunate to see her play. I had no idea I was in the presence of greatness. I did some research and I know how lucky I was. I have seen her on the HBO show *Treme*. Buy her music and support this wonderful artist."

"i am a 73 year old swiss. a long time ago i opened a jazz club in zuerich. i have been around the world but in all my days i have never ever heard such purity, love and intensity for the music and the instrument up to this moment. you are the absolut greatest tradjazz-clarinet-player in the world at the moment. i wish you all the very best for the rest of your days in the beautyfull world of new orleans jazz."

Hurricane Katrina's aftermath flooded their home and wiped out their transient audience and income in August 2005, the year YouTube hit the Internet. They had to move to higher ground across the Mississippi River, commute into the French Quarter when tourists began trickling back, and scrape together time for labor and money for materials to repair their venerable house-shop in the Faubourg Tremé—a disheartening job they are still working on. The neighborhood is coming back because its long-time residents have DNA singing, in every cell, the spirit to rise up again.

A serious financial setback for entrepreneurs that depend largely on tourism, this sudden loss of customers—like a picture window stunning but not vanquishing a flying bird—did not thwart Doreen and Lawrence for long. Over the years, encouraged by invitations from tourists visiting the world magnet of New Orleans, they have found other ways to make a living.

Masterclasses, or packages including concerts plus an instructional curriculum, have taken their show on the road to many of the fifty states including Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Vermont, and Rhode Island. They visit elementary schools, high schools, and universities to raise "uplifting, positive awareness of New Orleans, its music, and its culture." The program "describes the cultural gumbo of New Orleans" and the many types of music that have developed

in this very old multicultural city. Schools promote "Queen Clarinet" or "The Female Louis Armstrong."

Doreen's website explains, "Our mission is to educate through interacting with our audiences. The workshops are jam packed with information through demonstration of jazz funerals, Mardi Gras Indian chants, and the origins of the traditional music from Camp Meetings and spirituals through the French, Latin, and Caribbean influences to today's Funky Traditional and Street Jazz. . . . We have also designed programs for special needs children and adults and the elderly."

Doreen says most of their Masterclasses lately have been for university students, "which is cool because they ask more complicated questions."

A second way they make a living far from the French Quarter delights audiences at private or public social gatherings. Many New Orleans tourists have invited Doreen's Jazz New Orleans to perform at personal or business functions around the United States and even in other continents. They have performed in Africa, Asia, Canada, Europe, South America, Russia, and the United States. So far they have performed for four United States presidents: Bill Clinton, George Bush Sr., Ronald Reagan, and Jimmy Carter.

Extraordinarily talented, yes. "Queen Clarinet," yes. Diva, no. This writer can attest that, when invited to a simple festive gathering at the home of friends, Doreen is right there in the kitchen before and after dinner helping the hosts cook delicious fare and wash the dishes.

"We're very blessed," Doreen summarizes, "to be able to do what we love, together, in our home"—and to travel together throughout the world, sharing the gift of a distinctive music born in the faubourgs of New Orleans.

To arrange for Doreen's Jazz New Orleans to perform or give a Masterclass, please contact: Doreen's Jazz New Orleans
Post Office Box 1242
Marrero, LA 70073
504-908-7119 or 504-908-7114
doreenja@bellsouth.net

News and Information

Warning: High-Risk, High-Interest Business Lending

By Zeke Faux of Bloomberg News

Doug Naidus made his fortune selling a mortgage company to Deutsche Bank AG months before the US housing market collapsed. Now he's found a way to profit from loans to business owners with bad credit.

From an office near New York's Times Square, people trained by a veteran of Jordan Belfort's boiler room call truckers, contractors, and florists across the country pitching loans with annual interest rates as high as one hundred twenty-five percent, according to more than two dozen former employees and clients. When borrowers can't pay, Naidus's World Business Lenders LLC seizes their vehicles and assets, sometimes sending them into bankruptcy.

Naidus isn't the only one turning to subprime business lending. Mortgage brokers and former stock salesmen looking for new ways to make fast profits are pushing the loans, which aren't covered by federal consumer safeguards. Goldman Sachs Group Inc. (GS) and Google Inc. are among those financing his competitors, which charge similar rates.

"This is the new predatory lending," said Mark Pinsky, president of Opportunity Finance Network, a group of lenders that help the poor. "And the predators, just as they did in the mortgage market, have gotten increasingly aggressive."

Subprime business lending—the industry prefers to be called "alternative"—has swelled

to more than \$3 billion a year, estimates Marc Glazer, who has researched his competitors as head of Business Financial Services Inc., a lender in Coral Springs, Florida. That's twice the volume of small loans guaranteed by the Small Business Administration.

"Main Street"

Naidus, forty-eight, chief executive officer of World Business Lenders, declined to be interviewed. Marcia Horowitz, a spokeswoman at public relations firm Rubenstein Associates Inc., said the company explains loan terms in plain English and takes steps to ensure that borrowers understand.

"World Business Lenders's sales and marketing techniques, as well as the interest rates it charges and the default rates it experiences, are generally consistent with those throughout the industry," Andy Occhino, general counsel for the company, wrote in a May 21 letter. "In serving the underserved small-business community along Main Street USA, World Business Lenders complies with all applicable laws and endeavors to ensure a positive experience for its customers."

Hurricane Damage

Maher and Tamer Kasem, a father and son who sell cigarettes and cosmetics to corner stores in Brooklyn and Philadelphia, are typical customers. They borrowed from World Business Lenders in December to keep their company afloat after being rejected by a bank and turned down for a hurricane-recovery loan.

A saleswoman initially talked about an unsecured \$45,000 loan, they said. They had fallen further behind on bills by the time they received the final terms to borrow \$12,500. The money, plus almost \$1,000 in fees, was to be repaid over six months with \$144.73 deducted from their bank account each business day, according to a contract they provided. That worked out to a total of \$18,236 or an annualized rate, inclusive of fees, of about one hundred ten percent.

Tamer and his mother Lamis said they signed personal guarantees that they would repay the money even if the business went bust, and the family put up a vacant lot as collateral. "I was just wanting to get money to survive my business

■ Continued on page 10

Lifetime Achievement Award

By Marie Sheahan Brown

On June 19—Juneteenth—the San Francisco African American Chamber of Commerce (SFAACC) honored Small Business Exchange newspaper publisher Gerald W. Johnson with a Lifetime Achievement Award for his efforts on behalf of the African American community. (Mr. Johnson quickly points out that although Juneteenth is the date on which Abraham Lincoln's signing of the Emancipation Proclamation is commonly observed, the president actually signed it on January 1.)

Readers of the January 2014 inaugural edition of Small Business Exchange Northeast newspaper know the longer story of Mr. Johnson and his wife and business partner, Valerie Voorhies (if you haven't yet seen it, tell us and we'll send you a copy).

The well-attended Juneteenth Business and Jazz Heritage Luncheon was held at the Fillmore West Bay Conference Center. The historic Fillmore District of San Francisco, once a great jazz center of the United States, was known as the Harlem of the West. Besides Mr. Johnson, who moved to the Fillmore District from New Orleans in 1945, the event also honored two other long-time business leaders and six jazz heritage leaders.

Mr. Johnson's lifetime achievements have extended far beyond the seven-miles-squared city by the bay.

For example, Small Business Exchange has served small businesses, prime contractors, and agencies in many California cities since 1984.

Small Business Exchange went to Baton Rouge, Louisiana, shortly after Hurricane Katrina to give a workshop for small businesses desiring to help rebuild New Orleans.

SBE has been working in the Northeast since 2009, again with the focus of encouraging small businesses to participate in the important work of building or refurbishing the infrastructure in the great Northeast.

Mr. Johnson has, indeed, spent a lifetime working in positive ways, and involving many others, to overcome the lingering effects of a founding injustice in the United States of America.

Frankly, he didn't wait for someone else to give him something.

Throughout his life, he has discovered what he is good at, and he has found ways to pursue those things, to persist despite setbacks, with side benefits of inspiring and building up countless others.

Gerald Johnson is 89½ and still goes to work every weekday. He still has ideas percolating, still makes the necessary phone calls to advance the dream, still sets up meetings, still wields unmistakable presence at any gathering.

All of these things are important. But he would agree that his greatest lifetime achievements live within his children, grandchildren, countless nieces and nephews, siblings, cousins, in-laws, and innumerable friends who have become adopted family members.

Kimberly Johnson posted on Gerald W. Johnson's Facebook page, "My Dad is being honored with a Lifetime Achievement Award for his efforts on behalf of the African American community. I love you, Dad!"

"Dad rules!" comments Domingo Johnson. "What a great event," Sara Alison Johnson posts the next day, "and so nice to share it with so many members of the family as well as so many prominent jazz musicians . . . ! Daddy's legacy is quite a story . . . it is nice to see all the love for him."

Southern California friend Denise Carlton writes: "WOW. One more seriously important recognition of a life well lived. You have touched so many people. Your name comes up in conversation more times than you'd imagine among your little group of admirers down south. Of course, King of the Crab Cookers doesn't carry the weight that a Lifetime Achievement Award does, but don't forget to add it to your increasing long list of achievements. You rock!"

In any listing of his achievements by others, Gerald Johnson never fails to reach out and hold the hand of his beloved, Valerie Voorhies, who has been his equal partner in all ways.



Printed Newspapers . . .

■ Continued from page 1

Something about entrepreneurs is different in the first place. What causes a person to step off the porch and turn that corner, where dreams and vision meet risk and responsibility, with a guarantee of difficulty but not necessarily success?

In the neighborhoods that we visited on our special delivery route—which amounted to about ten road miles total—we saw small business owners and their employees persistently applying their knowledge, talents, and interpersonal skills to produce and present value to customers.

Intrinsically, these marketplaces are also vibrant centers of practical training and active employment for the neighborhood workforce. A healthy small business sector is vital to the wellbeing of every community.

In one store, we happened to meet a customer who cheerfully announced that he was a certified MBE in the construction industry. In many other stores, we encouraged the owners to consider MWDBE certification. The newspapers that they held in their hands provided many details about various aspects of MWDBE participation.

Thirty years ago, legislative breakthroughs at all levels of government throughout America

began to implement not only certain civil rights principles but also certain economic principles. New laws reflected the policy decision to open the field of public projects and procurement to new competitors—that is, minority- and women-owned businesses—and to set goals to support and measure actual participation.

The diversity contracting process has been refined and strengthened over the years, with positive results on many sides.

Among the national leaders in effectively developing significant MWDBE involvement is the New York Metropolitan Transportation Authority (MTA). Chief Diversity Officer Michael Garner observes that his agency is now removing some historical barriers to MWDBE participation—by repackaging projects that are otherwise too large for smaller firms; by providing for greater access to capital, surety bonding, and training; and by paying within ten days for completed work. Other agencies at all levels of government are similarly proactive in fostering greater MWDBE participation.

MWDBE certification is one multifaceted option for expanding small business opportunities. Yet, with or without that particular instrument, successful small business entrepreneurs possess some distinctive character qualities: innovative, courageous, hard working, able to manage and motivate, enthusiastic, dedicated, trustworthy. You can think of other important attributes.

In the Brooklyn business districts of Canarsie, Brownsville, East New York, Crown Heights, East Flatbush, and Church Avenue, we personally visited hundreds of entrepreneurs with many of those qualities. The same could be said of hundreds or even thousands of Northeast small businesses that we have personally telephoned during specific diversity outreach projects.

In our thirtieth year of publishing and connecting, we at Small Business Exchange are always grateful for the continuing opportunity to encourage, inform, equip, and serve such entrepreneurs in cities, towns, communities, and neighborhoods from sea to shining sea.

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Marketing on a Shoestring Budget, Part 6: Keeping Your Conveniences Convenient and Your Efforts Effective

By Marie Sheahan Brown

During eighteen years as a journalist, Leo Babauta made lots of money, chain smoked, and gained at least fifty extra pounds.

In 2005, he decided to quit smoking—and succeeded! He decided not to diet but to change his diet to simple, nutritious, delicious, real foods—and became healthy and slim. He started thinning out the meaningless mounds of stuff surrounding him—the indiscriminately collected clutter of his successful stressful life—and discovered the bliss of simplicity. He paid off his debts. He experienced the joy of spending more time and doing fun free things with his wife and their six children.

Leo realized that he had something practical to offer to others ensnared in the American dream. He left his well-paid adrenaline-addicted job and put up a blog. That free uncopyrighted blog now has 260,000 subscribers. People gladly pay for his ebooks and longer courses because they love the refreshing, useful, encouraging content of his blog and want more.

Leo can make a living to support himself and his family because he delivers something his readers value. No big expensive lights-flashing marketing campaign convinces them of its worth. They experience the value the minute they log onto his website after a harrowing day (occurring less frequently because of his example and advice)—a feeling of relief. Ahhhh. They find, for example, suggestions to handle the never-ending daily demands that appear in their email inboxes. Better yet, they find ways to head off those demands before they arrive.

In our lifetime, we at Small Business Exchange Northeast newspaper have been through the mill ourselves. We are constantly simplifying our work

and home lives, which we believe actually makes them more effective because our energy can be more directed, less dissipated. We know also that the inertial orbit of American life pushes constantly to fill up the intentionally empty relaxing spaces we create. We must remain vigilant.

One thing we've noticed, especially when personally phoning thousands of small businesses over the years, is that the convenience of emails and faxes can summit and start dragging people down the other side of the mountain. The efficiency and relative inexpensiveness can suit the sender more than the receiver. When a hundred email senders a day find it easier to contact you that way than to pick up the phone and call for specific rather than shotgun-sent reasons, each sender loses advantage.

While useful for many things, when emails carry earnest demands for one's time, energy, and money—even when those emails carry information about contracting opportunities—the sheer weight of looking at the unanswered list can feel exhausting. Some executives handle that by deleting without reading. Spam catchers snag emails you don't want or sometimes ones you do want.

What's this got to do with marketing on a shoestring budget? Businessdictionary.com defines marketing as "the management process through which goods and services move from concept to the customer. It includes the coordination of four elements called the 4 Ps of marketing:

1. Identification, selection, and development of a product
2. Determination of its price
3. Selection of a distribution channel to reach the customer's place
4. Development and implementation of a promotional strategy

"Marketing is based on thinking about the business in terms of customer needs and their satisfaction. Marketing differs from selling because (in the words of Harvard Business School's retired professor of marketing Theodore C. Levitt), 'Selling concerns itself with the tricks and techniques of getting people to exchange their

cash for your product. It is not concerned with the values that the exchange is all about. And it does not, as marketing invariably does, view the entire business process as consisting of a tightly integrated effort to discover, create, arouse, and satisfy customer needs.' In other words, marketing has less to do with getting customers to pay for your product than it does developing a demand for that product and fulfilling the customer's needs."

Part of marketing on a shoestring budget is to find the needs for your business's goods or services and to make them known to the market in ways that are helpful, not burdensome, for you and for your potential customers.

We at Small Business Exchange know it's important for small businesses, especially those that bid on contracts, to learn about contracting opportunities. But we want our notification methods to help, not burden, our customers. This has prompted us in the Northeast to reconsider what we provide in our subscription services.

Historically, SBE in California has offered fax-a-bid and email-a-bid services to subscribers, along with printed and digital publications. When we started fax-a-bid in the 1980s, small businesses didn't have fast, easy ways to find bidding opportunities on their own. We offered the useful automated service of finding these opportunities and alerting our small business subscribers through daily faxes and, later, emails.

Eventually, all small businesses gained access to the Internet. Additionally, in the 2000s, many government agencies began creating easily accessed procurement websites. Now, most public agencies offer and maintain such sites. But advertisements in our and other publications are still helpful and necessary for getting the word out!

Although these constantly updated sites are available for subcontractors, suppliers, and professionals, searching through multiple sites can be time consuming and unmethodical. That's why, for our own purposes, Small Business Exchange Northeast developed what we informally call "traplines" (meaning humane live-capture traplines

designed to move captures to more hospitable environments—which we at Small Business Exchange Northeast have also dealt with in the case of ceiling squirrels and crawlspace opossums for whom we found better homes in parks and fields). Our traplines are organized lists of easily clicked links that enable us quickly to check and review various procurement sites in the Northeast states. When we discover a new procurement website, we add it to the trapline.

We realized that other small businesses might find our work helpful. If we do the work of establishing, organizing, and updating traplines, they don't have to. All they have to do is check a trapline when they need to look for bid opportunities. They themselves can tell when an opportunity looks interesting; we (that is, our computerized systems) don't have to decide that for them, and we don't fill their email inboxes and fax machines with information they can't handle at the moment.

That is why we are changing some aspects of our Northeast subscription service and website. For a \$60 inaugural year (2014) annual subscription price, our subscribers will receive:

- A printed copy of our monthly Small Business Exchange Northeast newspaper sent by first-class mail—with the fragrance of ink and the crisp texture of sawtoothed newspaper stock
- A digital copy of each monthly newspaper
- Our eWEEKLY (or eDAILY as needed) Small Business Exchange Northeast digital edition that usually includes one informational article and all current advertisements
- Subscriber access to our expanding organized clickable trapline of bid and procurement site links in the Northeast states (why spend the time and effort to develop and maintain your own trapline when you can pay us once a year to do the work?)
- And more, as we recognize new needs and how we can respond to them in effective, nonburdensome ways

Let us know how you feel about this idea. You might even find your response on Page 2.

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Minority Enterprise Development Week

Minority business owners looking for a boost to their bottom line can now register for an event that could take them to the next level.

The 2014 National Minority Enterprise Development (MED) Week Conference will be held July 31–August 1, 2014, at the Washington Hilton in Washington, DC.

This is the nation's premier event for minority businesses and the public and private sectors. The 2014 National MED Week Conference offers a venue for minority-owned firms to access information, tools, and resources to grow their businesses both domestically and internationally.

Each year, thousands of minority-owned firms across a variety of industries converge in Washington, DC, to connect with public- and private-sector buyers, explore avenues for business expansion, and develop thriving partnerships with firms across multiple industry sectors. These goals are accomplished through networking events, workshops, and issue forums, including:

- Business-to-business matchmaking sessions
- Networking opportunities with multinational corporations, government representatives, and leading entrepreneurs
- Practical and engaging seminars that offer valuable information on business sustainability and growth
- The 2014 National MED Week Awards Luncheon honoring leading minority-owned firms, entrepreneurs, and advocates from across the country



Agenda Highlights

The 2014 National MED Week Conference will bring together America's most diverse entrepreneurs, business owners, and executives to capitalize on actionable opportunities for business growth.

In the spirit of the theme, *Connecting Business with Opportunity*, MED Week 2014 will provide opportunities for you to gain expert knowledge on business growth strategies, connect with entrepreneurs from all over the country, and learn cutting-edge tools that will give your business a competitive advantage.

As one of the longest-running Minority Business Enterprise events in the United States, the National MED Week Conference recognizes outstanding achievements of leading minority entrepreneurs and organizations while positioning business owners for opportunities that drive growth.

Agenda items

Thursday, July 31, 2014

6:00 to 8:00 pm

Opening reception, Mexican Cultural Institute

Enjoy a special evening at the Mexican Cultural Institute hosted by MBDA National Director Alejandra Y. Castillo to welcome you to the 2014 National MED Week Conference.

We invite you to network, visit the art galleries, and enjoy the strolling musicians while admiring the grand entrance hall featuring a three-story mural by Roberto Cueva del Río.

Friday, August 1, 2014

8:00 to 8:30 am

Welcome and Opening Session

Alejandra Y. Castillo, national director of the Minority Business Development Agency (MBDA)

8:30 to 9:00 am

Morning Motivation

Carla Harris, managing director and head of the Emerging Manager Platform at Morgan Stanley Investment Management. This Wall Street banker, motivational speaker, gospel singer, and author of the book *Expect to Win*, will jump-start the day with a rousing keynote motivation offering pearls of wisdom honed by her own experiences.

9:00 to 10:00 am

Plenary Session

Power Africa is a US Government initiative that addresses one of the most pressing challenges to sustainable economic growth and development in the continent of Africa. Learn from key industry executives, government officials, and dignitaries from Power Africa countries who will outline ways to access business opportunities.

10:15 to 11:00 am

Concurrent Breakout Sessions

Session 1A: Federal

Leveraging Federal Programs for Success in the Current Marketplace: Learn how to effectively navigate the federal procurement landscape as speakers share success stories, tips, and exciting opportunities that are available to minority business owners.

Session 1B: Growth

Global Business Growth Trends: Entrepreneurs will gain practical insight on business growth strategies, competitive tools, technologies, and exciting new business opportunities in energy, advanced manufacturing, and trade.

Session 1C: Marketing

Promoting Your Business for Competitive Edge: Learn how to leverage the emerging tools of social media, mobile technology, and the tech-savvy millennial workforce. Speakers will share effective strategies for marketing, as well as tips for transforming networking opportunities into successful business outcomes.

11:15 am to 12:00 pm

More Concurrent Breakout Sessions

Session 2A: Finance

Creative Financing Strategies for High Growth: Gain insights from industry experts on the cutting edge of creative financing strategies, including game-changing tips on crowd funding venture capital, as well as programs and resources available through traditional sources.

Session 2B: Travel and Tourism

Exporting America! Business Opportunities in Travel Tourism: Learn how your business can capitalize on untapped opportunities in what has been dubbed "the largest invisible export industry" in the US economy. Listen to the success stories of leaders who have capitalized on the seldom-recognized opportunities in the travel and tourism industry.

Session 2C: Look South

Business Development Opportunities in Latin America: Explore Latin America's expanding markets, learn about emerging opportunities in the region, and tap into federal programs that can help companies sell more products into the region.

12:15 to 2:15 pm

2014 National MED Week Awards Luncheon

Celebrate and recognize the outstanding achievements of minority entrepreneurs, as well as individuals and organizations that have demonstrated leadership and commitment in advancing the minority business community.

Join the celebration as we honor minority-owned firms, entrepreneurs, and advocates from across the country!

2:30 to 5:30 pm

Expo—Business Matchmaking—Power Learning

Business-to-Business Matchmaking is designed to maximize success and eliminate barriers. MED Week matchmaking provides a unique opportunity to foster business connections and partnerships. You must register for the matching session to participate.

Power Learning Sessions are designed to be short but pack a big punch. You decide which topics best meet your needs and simply stop in to learn quick tips and actionable advice you can use right away to make a difference for your business.

MED Week Expo must not be missed! Attendees tell us it's the fastest, most cost-efficient method of finding new partners, products, and solutions for their many business needs.

For more information, including registration details, go to <http://medweek.mbda.gov/home>

Source: Minority Business Development Agency



Women Veterans . . .

■ Continued from page 7

directly through their products and services, or through innovative partnerships and programs like WVEC that provide tailored business training, mentoring, and other professional support and resources.

About Count Me In

Count Me In for Women's Economic Independence is a national not-for-profit provider of resources, business education, and community support for women entrepreneurs seeking to grow their businesses to million-dollar enterprises. Count Me In launched the Make Mine a Million \$ Business Competition to inspire one million women entrepreneurs to scale their businesses to a million dollars in business revenues in the next decade by providing tools, skills, and the support of a nationwide community of peers.

For more information about Count Me In and WVEC, visit www.countmein.org, and follow Count Me In at <https://www.facebook.com/CountMeInforWomensEconomicIndependence>.

About Capital One

Capital One Financial Corporation, headquartered in McLean, Virginia, is a Fortune 500 company with more than nine hundred branch locations primarily in New York, New Jersey, Texas, Louisiana, Maryland, Virginia, and the District of Columbia. Its subsidiaries, which include Capital One, NA, and Capital One Bank (USA), NA, offer a broad spectrum of financial products and services to consumers, small businesses, and commercial clients. Capital One applies the same principles of innovation, collaboration, and empowerment in our commitment to our communities across the country that we do in our business. Capital One recognizes that helping to build strong and healthy communities—good places to work, good places to do business, and good places to raise families—benefits us all and Capital One is proud to support this and other community initiatives.

Founder and President, Count Me In

Nell Merlino is an international expert and advocate for women's leadership, business growth, and empowerment. She is the creator of Take Our Daughters to Work Day, which has mobilized more than twenty million Americans to participate in a day dedicated to giving girls the opportunity to dream bigger about their future. The media regularly interview Nell, where she is responsible for the generation of over a billion media mentions drawing attention to the accomplishments and challenges faced by women and girls. Most recently, Nell launched Feminine Bias, an activist think tank dedicated to meeting economic, social, and environmental challenges by building a female value chain.

Source: Count Me In for Women's Economic Independence



Maker Faire 2014 . . .

■ Continued from page 6

Startup Sponsor: This special sponsorship package provides young companies the unparalleled exposure of a presence at Maker Faire. A select panel reviews applications based on innovation and creativity of product or service and grants space to the top sixteen entries. Sponsorship fees apply.

Other Ways to Participate at Maker Faire

Crafters: Indie crafters whose primary intent is to sell their products at Maker Faire apply to BUST Craftacular, an independent craft faire held within Maker Faire. Applications will be available in late summer 2014.

What's the difference between Commercial Makers and BUST Craftacular Vendors? Both are a part of Maker Faire. The BUST Craftacular area is for people who are only selling their wares. Commercial Makers exhibit in various areas of the event, demonstrating what they make; selling is a side-addition to their DIY demonstration, not the focus of their exhibit.

Volunteer/Maker Faire Traveler Program: Details about this invaluable contribution to Maker Faire will be posted soon on the website.

Food Vendors: Food concessionaires at Maker Faire follow a different application process than exhibiting Food Makers do. Interested Food Vendors may email details to food@Makerfaire.com.

Aspiring Makers can follow Maker Faire on Twitter, Facebook, and G+ to keep up with the latest news on Makers and Maker Faire.



Policy Issues

High-Risk, High-Interest Business Lending . . .

Continued from page 8

any way,” Maher Kasem, fifty-seven, said in an interview at his office in the Bensonhurst section of Brooklyn, where he keeps boxes of fruit-flavored cigars and makeup ruined in Hurricane Sandy stacked on the crumbling tile floor. “They’re slick.”

World Business Lenders sued the Kasems and obtained a judgment for \$22,828, which included a \$3,879 prepayment fee. The firm hasn’t yet foreclosed on the property, Kasem said.

Packaging Loans

Horowitz, the spokeswoman for World Business Lenders, said the company works with borrowers to avoid defaults.

“If the default cannot be cured, World Business Lenders enforces its rights under the loan documents, including the recovery of the pledged collateral,” she said.

Wall Street banks are helping the industry expand by lending originators money. They’re starting to package the loans into securities that can be sold to investors, just as they did for subprime-mortgage lenders.

OnDeck Capital Inc., a lender with funding from Google’s venture-capital arm and PayPal Inc. co-founder Peter Thiel, sold \$175 million of notes backed by business debt last month in a deal put together by Deutsche Bank. Interest rates on the loans ranged from twenty-nine percent to one hundred thirty-four percent, according to a report from credit rater DBRS Ltd., which labeled most of the deal investment grade.

Representatives for Thiel, Google Ventures, and Goldman Sachs, which lends money to OnDeck, declined to comment.

“Your Choice”

“While I am not real thrilled about some of the prices being charged, in some cases businesses need to get something done in a hurry and it makes sense,” said William Dennis, who directs the research foundation at the National Federation of Independent Business. “It may not be the world’s best choice, but at least it’s your choice.”

Brokers are popping up around the country to originate loans on behalf of lenders including OnDeck and World Business Lenders. The companies pay fees to the brokers of about \$6,000 for finding people willing to take a \$50,000 loan, according to current and former brokers, most of whom asked not to be identified to preserve their job prospects.

Some stock brokers have jumped to business loans after getting kicked out of the securities industry by regulators.

“Absolutely Crazy”

“Our industry is absolutely crazy,” said Steven Delgado, who left World Business Lenders last year to become an independent loan broker. “There’s lots of people who’ve been banned from brokerage. There’s no license you need to file for. It’s pretty much unregulated.”

David Glass, thirty-nine, was still on probation for insider trading when he co-founded Yellowstone Capital LLC, a New York-based brokerage and lender that originated \$200 million in loans last year, including for OnDeck.

He said he learned to sell in the 1990s at Sterling Foster & Co., a Long Island firm where he got his friend a job interview that inspired *Boiler Room*, a movie that portrayed a college dropout’s foray into high-pressure stock sales. Glass said he coached actor Vin Diesel on cold calling for the film. “A natural,” Glass said.

Glass said it’s a lot easier to persuade someone to take money than to spend it buying stock.

“The guys I worked with then were incredible sales guys,” Glass said. “I don’t really feel like we’re selling now because everyone we’re calling is an inbound phone call or they’ve filled out a form on the Internet.”

Breeding Money

Jonathan Cutler, a spokesman for New York-based OnDeck, said Yellowstone and World Business Lenders have originated less than one percent of the company’s loans this year. OnDeck drops brokers who charge upfront fees or send a lot of deals that go bad, he said. OnDeck also doesn’t require collateral.

“OnDeck customers are experienced, savvy people,” said Andrea Gellert, senior vice president of marketing for the company. “Since entering the market, OnDeck has brought down pricing significantly.”

Since Aristotle condemned the “breeding of money” as the worst way to make it around 350 BC, societies have both enacted laws against usury and devised ways to work around them. New York State instituted a twenty-five percent interest-rate cap after a 1965 investigation found the Genovese crime family backing a Fifth Avenue business lender that charged five percent a week.



Usury Laws

Some loan companies avoid state usury laws by partnering with banks based in Utah, which doesn’t cap rates. Others say “cash advances,” repaid by collecting a share of businesses’ credit-card sales, aren’t loans. World Business Lenders lends in only about half of US states and won’t make loans in New York, according to its website. The loan to the Kasems was made in Pennsylvania, where they also do business.

“It’s kind of the Wild West right now,” said Nick Bourke, who studies small loans for the Pew Charitable Trusts, a research and policy group. “Online lending is raising lots of legal questions about which state law governs.”

Naidus, described by colleagues as the best salesman they’d ever met, turned the brokerage he founded after graduating from Syracuse University in 1987 into one of the biggest mortgage originators in the nation. He took MortgageIT Holdings Inc. public and then arranged to sell it to Deutsche Bank in 2007 for \$429 million. During the sale process, Naidus made at least \$12 million selling his shares and options, and the bank agreed to hire him for \$17 million in pay and guaranteed bonuses over two years, according to public filings.

MortgageIT Settlements

Even as MortgageIT’s loans went bad during the financial crisis, Naidus earned the trust of top Deutsche Bank executives. He became global head of mortgages and helped start a home-loan joint venture in Saudi Arabia.

Like other banks that bought mortgage originators, Deutsche Bank ended up bearing the cost of allegedly fraudulent loans that helped fuel the housing bubble. The Frankfurt-based lender paid \$202 million in 2012 and admitted MortgageIT arranged for government insurance on ineligible loans that soured.

Deutsche Bank also paid \$12 million to settle US allegations that the originator imposed higher fees and interest rates on black and Hispanic applicants. It denied those claims. Naidus wasn’t a defendant in any of the cases.

Naidus made colleagues at Deutsche Bank aware of his wealth, one former co-worker said. He invited his bosses to play golf at the Bridge, a country club near his summer house in the Hamptons. The club cost \$750,000 to join, the *Wall Street Journal* reported in 2007. He also owned a duplex on the Upper East Side of Manhattan that he bought for \$6.2 million in 2005, real estate records show.

Sharia Lending

Naidus founded World Business Lenders in April 2011, according to a regulatory filing. He rented the twenty-ninth floor of an office tower on West 45th Street and began reassembling his lieutenants from the mortgage company. Naidus left Deutsche Bank the following year, said Renee Calabro, a spokeswoman for the bank in New York.

The business plan sounded promising, ex-employees said. Naidus said they’d build the largest small-business lender in the country and share the wealth when he took it public. He also created a company called Palm National Partners that would make loans to Muslims structured to avoid the sharia ban on charging interest.

“We are already helping so many entrepreneurs to realize their dreams,” Naidus said in an undated video that was posted on World Business Lenders’s website. “I can relate to every one of our customers because I am the prototype of our customer.”

“Who Cares?”

World Business Lenders put up job listings seeking former brokers, and they came. A February orientation schedule provided by a former employee shows that training is run by Bryan Herman, who got his start under Stratton Oakmont Inc.’s Belfort, the con man portrayed in *The Wolf of Wall Street*. Herman later ran his own boiler room in the 1990s and avoided jail by informing on other brokers when he was charged with fraud in 1998, court records show. Another salesman was released from prison in 2010 after serving about a year for penny-stock fraud.

Herman has paid for his crimes, according to his lawyer, Marty Kaplan.

“It’s really like saying Bill Clinton smoked dope in college,” Kaplan said. “Who cares?”

Cold callers said they typically got paid a draw of \$1,300 a month against commission. Four former employees said Naidus impressed them during job interviews with his success and intensity. He’d meet them in his office, which he decorated with a photo of himself striking a martial-arts pose with a sword, shirtless. One ex-colleague said Naidus liked to discuss his street-fighting skills. He looked like action star Jean-Claude Van Damme, another said.

“Money Factors”

Salespeople said they were told to refer to “short-term capital” instead of loans and “money factors” instead of interest rates. Eight of them said they talked business owners into applying by saying they’d offer a good rate after reviewing bank statements.

World Business Lenders charged most people one hundred twenty-five percent annualized interest rates on six-month loans regardless of their situation, five former employees said. The borrowers often put up cars, houses, or even livestock worth at least twice as much as the loan. About one in five were going bust as of last year, two people with knowledge of the matter said. One said that nine percent of the loans made this year have already defaulted.

“The sweet spot is someone who can limp along well enough for six months but probably



The Business Loan You Are Considering: How Safe Is It?

By Leslie McMillan

Entrepreneurs are known for taking risks, and that can be a good thing with great rewards. At the same time, wisdom and clear foresight are also vital to the enterprise.

Step back from the enthusiasm or the urgency of the moment, pour yourself a cup of coffee, and look objectively at what you want to accomplish with the business loan that you may be considering.

Whatever might be the perceived need for a large and timely infusion of cash, the day of payback will arrive sooner or later. How much will you really be able to pay on that day? How much are you willing to lose if you fall short? If some of your possessions are used as security, how will you proceed without them? How likely is it, in a crunch, that the lender will show a little mercy?

Typically, your small business is already cast as a higher lending risk. That makes it harder for you to get a loan, and more expensive if you do.

As the adjacent article discusses, alternative lenders are now active in the marketplace, and not all is well. Be very careful.

One simple tool that you can use to measure the basic cost of business financing is an online loan calculator provided by a relatively impartial source such as www.bankrate.com.

We can test a few scenarios here.

How about a short-term loan with a very high interest rate, similar to those described in the adjacent article?

Loan Amount: \$25,000
Loan Term: 12 months
Interest Rate: 99 percent per year (yes, 99)
Monthly Payment: \$3,360.47
Approximate Daily Payment: \$110
Total Interest Paid: \$15,326

What if you get a slightly longer-term loan with the same interest rate as an expensive credit card?

Loan Amount: \$25,000
Loan Term: 36 months
Interest Rate: 30 percent per year
Monthly Payment: \$1,061.29
Approximate Daily Payment: \$34
Total Interest Paid: \$13,206

And for this more standard business loan?

Loan Amount: \$25,000
Loan Term: 84 months
Interest Rate: 9 percent per year
Monthly Payment: \$402.23
Approximate Daily Payment: \$13
Total Interest Paid: \$8,787



SMALL BUSINESS EXCHANGE NORTHEAST