

# SMALL BUSINESS

## EXCHANGE NORTHEAST

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



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## Model Initiative: Vendor Roadmap to Break Down Barriers to Doing Business with City

*Editor's note: We include this information as pertinent not only to those interested in doing business with New York City, but also as perhaps instructive to other localities, agencies, and businesses in the Northeast region.*

NEW YORK—Expanding upon his pledge to increase opportunity and transparency for those seeking to do business with New York City, Comptroller Scott M. Stringer announced in October the rollout of Vendor Roadmap, a new online guide for local businesses to navigate the city's procurement process. Vendor Roadmap is part of the comptroller's ongoing initiative to increase the number of businesses who compete for contracts to provide nearly \$20 billion in goods and services to the city.

"The Vendor Roadmap is an innovative tool that will break down the barriers to entry for vendors going through the application process to supply New York City with goods and services," Comptroller Stringer said. "This tool will increase transparency in what can be an intimidating and opaque process. We want to expand opportunity here in New York and one

way to do that is to make sure that everyone has a fair shot at doing business with the city."

Vendor Roadmap organizes information that was previously scattered across agencies into a big picture guide aligned with the fundamental work

of becoming a city contractor. Requirements, tips, and resources are mapped to those steps in the process where vendors will find them most useful and necessary.

Vendor Roadmap sections include:



**Getting Started:** How to start a business in New York City and enroll to apply for contracts with city agencies

**Identifying Opportunities:** Resources for vendors to recognize avenues of information where contract opportunities are found

**Bidding on Contracts:** Tips for businesses preparing their bid or proposal packages

**After Contract Award:** Guidelines for the transition from contract award to contract registration by the city comptroller's office

**Getting Paid:** Information about city invoicing and payment processes

**Staying Current:** Ongoing considerations for current and potential city contractors

In these six steps, Vendor Roadmap prepares businesses to make informed decisions about selling to the city. By describing the process from a vendor-oriented perspective, it makes city government more approachable for business owners who may be unsure about entering the public sector. For example, visitors are encouraged to consider how their business may best fit in

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## The Good Jobs Strategy: How the Smartest Companies Invest in Employees to Succeed

By Mary Beth Maxwell

We've begun a new series of policy forums at the Labor Department, hosting national experts on issues that impact and inform our work here. Speakers have included Cass Sunstein (author of *Simpler: The Future of Government*), Cary Goglianese (*Does Regulation Kill Jobs?*), and Wage and Hour Administrator David Weil (*The Fissured Workplace*).

Most recently we hosted Dr. Zeynep Ton, who teaches operations management at the MIT Sloan School of Management and authored the book, *The Good Jobs Strategy: How the Smartest Companies Invest in Employees to Lower Costs and Boost Profits*. After studying retail operations for more than a decade, Professor Ton has found that some of the most successful businesses are choosing to make significant investments in their employees—and making a lot of money doing it.

Professor Ton launched her research by looking for ways to increase efficiency in operations and to improve businesses' competitiveness. What she found flew in the face of what is sometimes considered conventional wisdom in today's global marketplace: The days of good jobs are over, especially for low-cost retailers, who often seem to rely on low wages and just-in-time scheduling. Dr. Ton was surprised in discovering example after example of some of the most successful retailers making a very different choice.

Many of us may be familiar with the Costco story. They pay a living wage, they promote from within and benefit from incredible employee retention and loyalty, and their sales per employee are almost double those of their main competitors. But Professor Ton has found that this strategy is not unique to Costco and its segment of the retail industry.

As another example among several, QuikTrip—a chain of low-price convenience stores—has also made this model work. They pay higher wages and benefits, and they schedule more workers so they can commit to high-quality service. In fact, QuikTrip's wages and benefits are good enough that they have been named one of *Fortune's* "100 best companies to work for" every year since 2003. And this investment has clearly paid off: Their sales per labor hour are sixty-six percent higher than those of an average convenience store.

Through her years of research, Professor Ton has documented the fact that low wages and unpredictable work schedules are a choice—they are not the only business strategy—and it is a choice that comes with costs. At our forum, Dr. Ton talked about the fact that some companies are stuck in a vicious cycle of low investment in employees, poor operations and bad service, decreasing sales and profits, and decreasing labor budgets. But companies can instead create a virtuous cycle by combining investments in workers like cross-training and higher wages with a sustained focus on logistics and service, reaping the benefits in sales and profits.

"Offering good jobs is a choice that's available to all retailers—small, large, regional, national, public, private. If you want to move our economy more towards a good jobs economy that works for all, we have to think about not just the wages and benefits, but look at the work itself, because as I examine different companies—from Costco to QuikTrip—what I found was they weren't just paying their people more, they were designing the work differently. They were designing the work so their employees are more productive, so they are more engaged, so they contribute more, so their job is more meaningful—there is more dignity in their job. Good jobs—in my

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# Advancing the Dream

I HAVE A DREAM  
MARTIN LUTHER KING, JR.



## The Publisher

“The pathfinder is without a path,” William Breault, SJ, once wrote to a friend. And, “She who rows the boat has her back to the future.”

Many small business owners choose the adventurous insecurity of advancing into the unknown with a wagonload or boat full of dreams and ideas, skills, good values, hope, toughness, fairness, persistence—in a word, gumption. They carry the pioneer zest that loses tang working for someone else.

Only a century ago, parts of the West still qualified as pioneer territory. One day in 1912, a cowboy-accountant who lived in a large city and managed the money for a railroad came home ebullient. He announced to his wife, “Well, Daisy, I’ve just traded houses and all the furniture” with a man from a newly incorporated town in the next state. Daisy scowled at Ed but went along.

A railroad connection and an irrigation canal had just reached that high-desert town. The new community needed men and women who liked hard work and fun, who could tough it out while helping to build the infrastructure, who would lend a hand to neighbors in bad weather, who didn’t mind living in tents while saving up money and lumber to build their own houses.

Entrepreneurs started businesses that other people needed. Daisy and Ed owned a successful creamery, buying and processing raw milk from the many local dairy farmers and selling kitchen-ready products to townspeople without cows.

One of the first businesses was a printed weekly newspaper that faithfully chronicled the town’s events and issues. Large bound volumes carry the history of the community. That paper still publishes weekly.

Business owners in this small town hired people not inclined to run their own businesses but who were valued nonetheless as essential members of the team. In a small town where everyone knows what’s going on, being a good, fair employer makes good business sense.

Times change in America all the time. The remnants, at least, of an ethos endure. Elections, politicians, and policies come and go. A resilient populace looks clear-eyed at all of these things and assesses its own zest level.

When needed, the best of America is ready to trade houses and all the furniture, to tread a new path, to row into uncertain brightness.

## Qualities of a Restless Pioneer Who Helped Make America

By Marie Sheahan Brown

Tall, strong, tender, smart, wise, a fiddler and singer, a farmer, a hunter and provider, a builder and craftsman, a wanderer, a loving husband and father, a good friend and citizen, and more—he was “Pa.” He was Charles Phillip Ingalls, with dark unruly hair and blazing blue eyes.

This father of a famous daughter who made *him* famous was born on January 10, 1836, in Cuba, New York, a small town about seventy-four miles southeast of Buffalo. Charles’s father, Lansford Whiting Ingalls, was born in Canada; his mother, Laura Louise Colby Ingalls, in Vermont. They had nine children, Charles being second eldest.

In the 1840s, the Ingalls family moved to the prairies of western Illinois. Charles later migrated to northern Michigan, where in 1860 he met and married Caroline Lake Quiner—“Ma.”

Charles and Caroline had five children. Laura, second eldest, was born in 1867 in a small log cabin in the “Big Woods” seven miles north of Pepin, Wisconsin.

Not until the 1930s did Laura Ingalls Wilder, in her mid-sixties, begin writing the perennially beloved “Little House” books. This passage from *Little House in the Big Woods* captures qualities of the books and of her father:

**The Deer in the Wood**  
*The grass was dry and withered, and the cows must be taken out of the woods and kept in the barn to be fed. All the bright-colored leaves became dull brown when the cold fall rains began.*

*There was no more playing under the trees. But Pa was in the house when it rained, and he began again to play the fiddle after supper.*

*Then the rains stopped. The weather grew colder. In the early mornings everything sparkled with frost. The days were growing short and a little fire burned all day in the cookstove to keep the house warm. Winter was not far away.*

*The attic and the cellar were full of good things once more, and Laura and Mary had started to make patchwork quilts. Everything was beginning to be snug and cosy again.*

*One night when he came in from doing the chores Pa said that after supper he would go to his deer-lick and watch for a deer. There had been no fresh meat in the little house since spring, but now the fawns were grown up, and Pa would go hunting again.*



*Pa had made a deer-lick, in an open place in the woods, with trees near by in which he could sit to watch it. A deer-lick was a place where the deer came to get salt. . . . Pa had made one by sprinkling salt over the ground.*

*After supper Pa took his gun and went into the woods, and Laura and Mary went to sleep without any stories or music.*

*As soon as they woke in the morning they ran to the window, but there was no deer hanging in the trees. Pa had never before gone out to get a deer and come home without one. Laura and Mary did not know what to think.*

*All day Pa was busy, banking the little house and the barn with dead leaves and straw, held down by stones, to keep out the cold. The weather grew colder all day, and that night there was once more a fire in the hearth and the windows were shut tight and chinked for the winter.*

*After supper Pa took Laura on his knee, while Mary sat close in her little chair. And Pa said:*

*“Now I’ll tell you why you had no fresh meat to eat today. When I went out to the deer-lick, I climbed up into a big oak tree. I found a place on a branch where I was comfortable and could watch the deer-lick. I was near enough to shoot any animal that came to it, and my gun was loaded and ready on my knee.*

*“There I sat and waited for the moon to rise and light the clearing.*

*“I was a little tired from chopping wood all day yesterday, and I must have fallen asleep, for I found myself opening my eyes.*

*“The big, round moon was just rising. I could see it between the bare branches of the trees, low in the sky. And right against it I saw a deer standing. His head was up and he was listening. His great, branching horns stood out above his head. He was dark against the moon.*

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## Small Business Voices

*Editor’s note: Dr. Renée Sacks, the dynamic leader of Sacks, specializes in communications, consulting, and events—with a particular focus on the MWDBE world. Small Business Exchange Northeast receives frequent announcements of major events facilitated by Sacks, and we have been impressed by the seamless operation of those we have attended. The following email communication from Sacks recently arrived.*



**To the SBE-NE Editor:**

Sacks is proud to announce its new address effective November 13th! You can expect more of the high-quality, signature work that Sacks is known for, all from our new flagship office in Midtown Manhattan. We invite you to call us, email us, or visit us to learn more!

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### AWARDS

**US Department of Commerce**  
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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 DBE 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 for 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](http://www.goethals-kwm.com).

**PARTNERING OPPORTUNITIES**

- Concrete, Masonry, Paving, and Striping
- Construction and Formwork
- Electrical Work/Utilities
- Fencing and Railings
- Miscellaneous, Metals, Building, and Bridge Demolition
- Services and Supplies
- New York and New Jersey Civil Work
- Signs and Structures

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IS SOLICITING BIDS FROM DBE SUBCONTRACTORS AND SUPPLIERS CERTIFIED WITH THE NEW YORK CITY DEPARTMENT OF TRANSPORTATION

Emergency Contract for Restoration of the Electrical and Mechanical Systems for Twelve Movable Bridges  
NYCDOT Contract No: SANDHB002

This contract involves the rehabilitation of twelve (12) movable bridges for the New York City Department of Transportation that were damaged due to surge tides and high winds from Hurricane Sandy. The electrical and mechanical systems were exposed to salt water and damaged, and must be repaired and/or replaced as part of this contract. These bridges are located over navigable waterways and the movable spans need to operate properly in accordance with US Coast Guard requirements. Besides the rehabilitation of the mechanical and electrical systems, the work also includes the replacement of submarine cables, the installation of temporary drives to operate the spans while the mechanical and electrical systems are being repaired, as well as the performance of bridge operations and maintenance of the bridges during the construction.

Subcontracting opportunities include but are not limited to electrical, plumbing, asbestos removal, marine, HVAC, engineering, trucking, janitorial, office supplies, fence, flood barrier, generators, electrical supplies, and MPT. Please see contract documents for further opportunities.

Interested firms please contact John Papagiannakis at Skanska Koch Inc., [john.papagiannakis@skanska.com](mailto:john.papagiannakis@skanska.com)



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Subcontract opportunities are primarily available for construction firms, however several support service opportunities also exist.

All interested firms, including DBEs, must register with TZC through the following website to be considered:

[www.TappanZeeConstructors.com](http://www.TappanZeeConstructors.com)

**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](mailto:RSVP@TZC-LLC.com) with name, title and contact information of firm representatives.

**Bonding, Lines of Credit, Insurance Support Services**

TZC is willing to assist all DBE subcontractors and suppliers in obtaining access to bonds, lines of credit, and insurance. Please email your request for assistance to [DBETeam@TZC-LLC.com](mailto:DBETeam@TZC-LLC.com).

Main Project Office: 555 White Plains Road, Suite 400 • Tarrytown, NY 10591



**Skanska-Kiewit-ECCO III JV  
Invitation to All DBE Firms and Local Businesses**



**KOSCIUSZKO BRIDGE PROJECT**

Skanska-Kiewit-ECCO III JV invites all firms that are New York State certified Disadvantaged Business Enterprise and local Queens and Brooklyn businesses to submit proposals for the Kosciuszko Bridge Project.

If you are interested in bidding on this project, please contact SKE JV's Outreach Coordinator: [Julia.Maxwell@skanska.com](mailto:Julia.Maxwell@skanska.com)

**SKANSKA**



**SKANSKA-PICONE JOINT VENTURE  
IS SOLICITING COST PROPOSALS  
FROM NEW YORK STATE CERTIFIED M/WBE SUBCONTRACTORS/VENDORS**

**26th Ward Wastewater Treatment Plant  
New York City DEP Contract No: 26W-21  
Bid Date: November 5, 2014  
Response of Interest: November 3, 2014**

**Description of project:**

High level main sewage pump improvements at the 26th Ward Wastewater Treatment Plant.

**Subcontracting opportunities include, but are not limited to:**

CPM, Janitorial Services, Photography, Rodent Control, Concrete Demolition, Curb and Sidewalks, Asphalt Paving, Tile Work, HVAC, Plumbing, Structural Steel (Fabrication and Installation), Miscellaneous Metals, Concrete Work, Electrical, Spray Applied Fireproofing, Reinforcement Bar Supply and Installation, Painting, Asbestos Abatement, Instrumentation, Installation, Crack and Spall Repair.

If you are interested in bidding on this project, please contact Skanska's Outreach Coordinator: [Julia.Maxwell@skanska.com](mailto:Julia.Maxwell@skanska.com)

**SKANSKA**

SKANSKA KOCH INC.

**IS SOLICITING BIDS FROM SBE SUBCONTRACTORS AND SUPPLIERS  
CERTIFIED WITH THE NEW JERSEY DEPARTMENT OF TRANSPORTATION**

**New Jersey Route 7 Hackensack River Wittpenn Bridge Contract 3  
NJDOT Proposal No: 14129  
Bid Date: November 13, 2014**

The project consists of the replacement of the existing Wittpenn Bridge, a 2,169-foot-long, low-level movable bridge built in 1930, with a new vertical lift bridge on a new alignment immediately north of the existing bridge. The project includes the replacement of the existing east and west approaches, including the Fish House Road Interchange, with new structure and grade-separated roadway. The new vertical lift bridge will increase the vertical clearance over MHW from 35 feet to 70 feet in the closed position and retain the 135-foot clearance in the open position. Replacement of the bridge with a higher-level movable bridge will improve traffic flow by reducing interruptions from bridge openings.

There are subcontracting opportunities in concrete and concrete testing, landscaping, drainage, MPT, signs, vibration monitoring, removal of pavement, soil testing, fence, traffic signals, pile driving, bearings, steel decks, structural steel fabrication and erection, bridge railings, bridge work, barrier, electrical, steel orthotropic deck, cast-in-place rebar, etc. Please see contract documents for further opportunities.

Interested firms please contact John Papagiannakis at Skanska Koch Inc., [john.papagiannakis@skanska.com](mailto:john.papagiannakis@skanska.com)



**Route 7 Hackensack River  
Wittpenn Bridge Contract 3  
New Jersey DOT No: 14129  
Bid Date: November 13, 2014**

**Construction DBE Opportunities**

American Bridge Company is seeking DBE firms for subcontracting opportunities for the Route 7 Hackensack River Wittpenn Bridge Contract 3, Main Lift Span and Kearny Approach project. The new bridge will be located north of the existing bridge. The new vertical lift bridge is to provide a minimum vertical clearance of 70 feet above Mean High Water (MHW) EL 2.19, in the closed position as compared to 35 feet for the existing lift bridge.

Please contact the estimating department at [estimating@americanbridge.net](mailto:estimating@americanbridge.net) if interested in bidding or for further information.



**INVITATION TO BID  
Bridgeport Route 8  
Rehabilitation of Bridges  
Design-Build, CTDOT 15-363  
Location: Bridgeport, Connecticut  
Subcontractor Quotations Due: December 2, 2014**

All subcontractors and other firms, including those who are certified as a DBE, are encouraged to respond to this invitation. Interested parties should contact Rob Nies at [rnies@jfwhite.com](mailto:rnies@jfwhite.com) or visit <http://www.jfwhite.com>.

**WORK INVOLVED:** Steel Erection, Structural Precast, Paving, Electrical, Traffic Control, Utility Installation, Site Work, Waterproofing, Concrete, Resteel, Bridge Joints, Line Striping, Environmental, Landscaping/Erosion Control, Fence and Guardrail, Retaining Walls, Curbing, Sidewalks, Others are in development.

**J. F. White Contracting Co.**  
(Is an EEO/AA Employer)  
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**Information on Project 15-363:  
Connecticut Route 8 Bridges**

Connecticut Department of Transportation (ConnDOT) Project 15-363 is a design-build construction project being administered by ConnDOT on Route 8 and the adjacent roadways in the vicinity of Exit 4 in Bridgeport, Connecticut. This project is part of ongoing ConnDOT initiatives to promote the use of innovative contracting and construction techniques to be more responsive to the needs of the citizens of Connecticut.

The department has short listed three proposers and has released the Request for Proposals. The three selected proposers are:

- Halmar International, LLC/ Empire Paving, JV—Hardesty and Hanover, LLC
- JF White Contracting Company—Dewberry Engineers, Inc.
- Manafort Brothers, Inc.—Parsons Brinkerhoff, Inc.

ConnDOT is in the process of finalizing plans for this project, which involves the replacement of the superstructures (beams and concrete decks) of several bridges on Route 8/25 in Bridgeport approximately two miles north of Interstate 95. Also included in the project is the rehabilitation of a large retaining wall supporting Route 8 and capacity improvements to two intersections on Lindley Street adjacent to Route 8 northbound.

The bridges carry Route 8/25 over Lindley Street and Capitol Avenue. There are two bridges at each location (one northbound and one southbound), separated by a median. The bridges were built in 1972 as part of the construction of the Route 8/25 expressway.

The bridges are part of ConnDOT's Bridge Program, which prioritizes work based on continuous assessment of the remaining useful life of bridges and their need to be replaced or rehabilitated. As part of this program, ConnDOT has determined that the bridges involved are reaching the end of their useful life and warrant rehabilitation. This rehabilitation is necessary at this time to avoid excessive deterioration of the structures and to ensure a long and reliable life for the bridges in the future.

The Capitol Avenue Bridges will be replaced in-kind with new steel beam spans. The seven-span Lindley Street Bridges will be replaced with a new two-span steel beam bridge. The other five spans on the Lindley Street Bridges will be eliminated and replaced with earth fill.

ConnDOT will utilize the design-build contract delivery method to decrease the time it takes to design and build the project. Accelerated bridge construction techniques are also being utilized to reduce the time of construction and thus the impact of the project on road users and local citizens.

The accelerated technique being proposed is the use of prefabricated modular steel beam units that will be fabricated off-site and installed rapidly during a short road closure. By using these techniques, the major portion of the project construction will be reduced from two years to one summer. The plan is to reduce the lane closure and stage construction periods that would impact the travel lanes on Route 8/25 from two years to two periods of approximately fourteen days each.

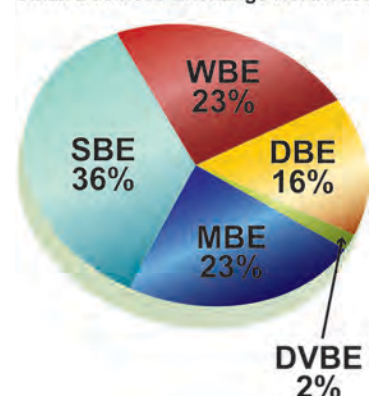
As part of the project, two traffic signals are being replaced and additional turning lanes are being added at the end of the Route 8 northbound off-ramp at Lindley Street and at the intersection of Lindley Street and Route 1.

Construction is anticipated to begin in the spring of 2015. The overall construction period is anticipated to be about one year but as explained above the considerable traffic impacts are anticipated to be of substantially less duration.

Potential subcontractors should contact one or more of the firms selected to submit proposals. The ConnDOT bid date is December 18, 2014.

Source: [www.rt8bridgeport.com](http://www.rt8bridgeport.com)

**AUDIENCE PROFILE  
Small Business Exchange Northeast**





**CITY AND COUNTY OF SAN FRANCISCO  
DEPARTMENT OF PUBLIC WORKS**

**REQUEST FOR QUALIFICATIONS  
CONSTRUCTION MANAGEMENT  
SUPPORT SERVICES  
FOR THE SAN FRANCISCO  
POLICE DEPARTMENT'S  
TRAFFIC COMPANY AND FORENSIC SERVICES  
DIVISION FACILITY**

The City and County of San Francisco (City), Department of Public Works (DPW) announces a Request for Qualification (RFQ) seeking qualified Consultants to provide construction management support services for the Traffic Company and Forensic Services Division Project. The City will select a Construction Management Support Services Consultant Team (CMSS Consultant), consisting of a Prime Consultant and specialty Subconsultants, to provide supplemental services to City-led project and construction management efforts. The estimated contract amount is \$4 million.

The CMSS Consultant Team will be working under the direction of DPW Project Management, and with selected consultants and City staff in the Traffic Company and Forensic Services Division Project. The CMSS Consultant

will serve as an extension of city staff, providing construction management support services as requested, including but not limited to cost estimating, scheduling, constructability review, and construction administration. The CMSS Consultant shall have requisite experience in providing services for the pre-construction, construction, project close-out, and post-construction phases of public sector building projects.

Digital files of the RFQ Package may be downloaded at no cost at [www.sfdpw.org/biddocs](http://www.sfdpw.org/biddocs). Please visit the DPW's Contracts, Bid Opportunities, and Payments webpage at [www.sfdpw.org](http://www.sfdpw.org) for more information. Notices regarding Addenda and other proposal changes will be distributed by email to RFQ Holders.

A Pre-Proposal Conference for Proposer firms/joint ventures will be held on **November 10, 2014 at 2:00 pm** at the DPW Building Design and Construction Main Conference Room, 30 Van Ness Avenue, Suite 4100, San Francisco, California 94102. All requests for clarification of any ambiguities, discrepancies, inconsistencies, or questions concerning the RFQ, whether submitted before or after the pre-proposal conference, must be in writing and directed to [Magdalena.Ryor@sfdpw.org](mailto:Magdalena.Ryor@sfdpw.org) no later than **4:00 pm on November 17, 2014**.

Rating bonuses may be applied per San Francisco Administrative Code Chapter 14B. Certified Local Business Enterprise (LBE) firms are encouraged to submit proposals. The LBE Subconsulting goal for this project is **21%** of the total value of the goods and/or services to be procured.

Proposals which fail to comply with the material requirements of S.F. Administrative Code §14B.8 and 14B.9, CMD Attachment 2 and this RFP will be deemed non-responsive and will be rejected. During the term of the contract, any failure to comply with the level of LBE subcontractor participation specified in the contract shall be deemed a material breach of contract. Subconsulting goals can only be met with CMD-certified LBEs located in San Francisco.

The Contract Monitoring Division will participate in the Pre-Proposal Conference to answer questions and will monitor the entire selection process.

Proposer shall submit the Proposal Package **no later than 4:00 pm on December 15, 2014** to the attention of M. Magdalena Ryor, Project Manager, **30 Van Ness Avenue, Suite 4100, San Francisco, CA 94102**.

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.

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Please explore our website page at this direct link: [http://www.sbenortheast.com/database/bid\\_database/](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.)

**CONNECTICUT**

**WATERBURY BUS MAINTENANCE FACILITY REPLACEMENT**  
Location: Town of Watertown, Connecticut  
Respond By: 11/19/14  
Ref #: 431-0006  
Pre-Bid Conf:  
NAICS:  
License Req:  
Description: Available through electronic services  
Owner: Connecticut Department of Transportation  
Contact: [DOTContracts@ct.gov](mailto:DOTContracts@ct.gov), 860-594-3390, fx860-594-3378

Ref #: BD-15-1098-NSJ-SDS03-00000001923  
Pre-Bid Conf:  
NAICS:  
License Req:  
Description: Available through electronic services  
Owner: Suffolk Sheriff's Department  
Contact: David Moy, Contract Administrator, [dmoy@scsdma.org](mailto:dmoy@scsdma.org)

Description: Available through electronic services  
Owner: New Jersey Department of Transportation  
Contact: Project Manager, 609-530-2469, fx609-530-3853, [trnsport.support@dot.state.nj.us](mailto:trnsport.support@dot.state.nj.us)

**VERMONT**

**LIBRARY RESOURCE SHARING SYSTEM**  
Location: Throughout Vermont  
Respond By: 12/2/14  
Ref #:  
Pre-Bid Conf:  
NAICS:  
License Req:  
Description: Available through electronic services  
Owner: Vermont Department of Libraries  
Contact: Brian Berini, 802-828-2211, fx802-828-2222, [SOV.ThePathForward@state.vt.us](mailto:SOV.ThePathForward@state.vt.us)

**MAINE**

**BRIDGE REPLACEMENT**  
Location: Bridge Street, Westbrook, Maine  
Respond By: 12/3/14  
Ref #: STP-1928(200), WIN 019282.00  
Pre-Bid Conf:  
NAICS:  
License Req:  
Description: Available through electronic services  
Owner: Maine Department of Transportation  
Contact: Nate Benoit, 207-624-3431

**NEW HAMPSHIRE**

**SAFETY IMPROVEMENT**  
Location: US 3/Bow Lane/Pembroke Hill Road Intersection, Pembroke, New Hampshire  
Respond By: 12/4/14  
Ref #: X-A000(414), 1477A  
Pre-Bid Conf:  
NAICS:  
License Req:  
Description: Available through electronic services  
Owner: New Hampshire Department of Transportation  
Contact: Donald Lyford, [dlyford@dot.state.nh.gov](mailto:dlyford@dot.state.nh.gov)

**NEW YORK**

**700/800 MHZ BUS RADIO SYSTEM**  
Location: Throughout bus transit system, New York City, New York  
Respond By: 12/3/14  
Ref #: W-32366  
Pre-Bid Conf:  
NAICS:  
License Req:  
Description: Available through electronic services  
Owner: MTA New York City Transit  
Contact: Umberto Gelsomini, 656-252-6237, [umberto.gelsomini@nycct.com](mailto:umberto.gelsomini@nycct.com)

**MASSACHUSETTS**

**LABOR TO REMOVE AND INSTALL GLASS**  
Location: Suffolk County Jail, Boston, Massachusetts  
Respond By: 11/10/14

**NEW JERSEY**

**LIMITED SCOPE CONCRETE PAVEMENT REPAIR**  
Location: Route 287, Bergen County, New Jersey  
Respond By: 12/2/14  
Ref #: 061143600  
Pre-Bid Conf:  
NAICS:  
License Req:

**RHODE ISLAND**

**PIER CAP REPLACEMENT, MISCELLANEOUS BRIDGE REPAIRS**  
Location: Bridge #483-486, Rhode Island  
Respond By: 11/26/14  
Ref #: 2015-CB-028  
Pre-Bid Conf:  
NAICS:  
License Req:  
Description: Available through electronic services  
Owner: Rhode Island Department of Transportation  
Contact: Contract Administration, 401-222-2495

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## Management: Finding the Time to Learn New Things

By Odette Pollar

“Now that my company is letting employees invest some of our 401(k)s, I really ought to learn more about financial matters.” Pick up the financial pages in your local paper or listen to radio programs and this sea of new terms washes over you. Stocks, bonds, annualized yield, covered calls, APR, net earnings, options. You are bombarded with language and terms that you not only don’t understand, but find truly alien. Your anxiety level rises. How are you supposed to learn all this in order to make intelligent decisions?

Continuous learning is the new trend, whether that is technology, finances, course work, or changing work procedures. When faced with new-to-you issues, it can be difficult to admit to not understanding things that seemingly “everyone else does.” Not knowing can feel like being out-of-control. Children love the unknown and find learning new things fun and exciting. They don’t mind making mistakes or coming up with a close approximation. Adults, on the other hand, who are concerned with ego, position, and self-respect, often find unfamiliar territory uncomfortable. The issue for others is simply a time crunch—who has months available to study the new tax code?

Here is a strategy for reducing the anxiety associated with new or complex information.

There are ways to break down the “newness” so that you can begin to grasp and internalize the information. The first thing to do is not panic at the volume. Think about your learning as a curve plotted on a graph. Give yourself a time frame for grasping basic concepts. For example, in six months you will have an entry level understanding of what goes into a financial plan. The next chunk to tackle might be how to manage debt/savings/investment.

Begin to read about financial issues. Subscribe to one magazine, journal, or newsletter on the subject that you are interested in. Resist the temptation to subscribe to six or eight. Initially, make sure you read one thoroughly and then add more when you are ready. Also, you will be better able to make an informed decision about which additional journals to subscribe to.

Each week, learn one new piece of information, such as what are stocks and how are they created.

Talk to clients, colleagues, and friends about financial matters. Learn what they are interested in and how they invest funds. (This does not mean do what they do! You must make your own decisions.) Ask them for referrals to books or other information that will help you learn and grow. Do not be afraid to ask for definitions of unfamiliar terms they are using.

Plan to read one book each month related to investments. Be sure to choose a book that provides clear and easy-to-understand information

in a way that you can grasp. As a beginning learner, you want an introductory overview. As you progress to the fifth or sixth month in this cycle you will understand more and be able to identify where you want more in-depth information.

Most areas of endeavor have hobby groups, investment or users groups, or assemblies of interested parties. Join one and you will find yourself learning even more quickly than solo study. Not only do you have an opportunity to meet people with similar interests, you will be provided with a variety of perspectives from which to learn.

Join a mock investment group. There are clubs on the World Wide Web where people buy and sell fictitious stocks. This is a safe and inexpensive way to learn before committing your hard-earned dollars. If you have children, some school teachers run these types of projects in class. Join in. If you have friends who are also interested in learning, get together and create a mock portfolio, and follow the fortunes of the companies. As you become more comfortable, you may choose to join a real investment club.

Attend trade shows, conferences, or seminars in your interest area. That is a great way to learn about peripheral information, and trade shows often have free admission which can be quite attractive. If your interest is in an area useful to your job, some of these

options may be supported or reimbursed by your company.

Keep in mind that you are very capable of learning new things. Take it slow and break it into small easy-to-absorb pieces. When the project becomes too daunting, just concentrate on a smaller portion and keep moving forward. Other people who seem so much more skilled simply started learning before you did, but they went through the same steps you are now taking.

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](mailto:odette@SmartWaysToWork.com).



## Good Jobs . . .

Continued from page 1

research and the research of others—good jobs equal good work.”

As Dr. Ton talked to us about the decisions that successful, high-profile businesses have made—paying a living wage, investing in training, and others—I could not help but think about the millions of low-wage American workers who have been mobilizing to demand these same things. It’s no surprise that workers value higher wages, a say in scheduling, and a certain dignity at work. But Professor Ton’s research shows that these same values can play a crucial role in building a successful, profitable business.

Secretary Perez talks often about rejecting “false choices” and lifts up companies that “do well by doing good.” If you missed his recent speech at the National Press Club, it’s a pragmatic as well as optimistic call for a return to the core American values of shared responsibility and shared prosperity. He talked about the fact that investing in workers is a crucial part of building an economy that works for everyone, and he highlighted the leadership of business executives who believe an investment in their workers is an investment in the strength of their companies. Among other success stories, Secretary Perez lifted up the remarkable action this past summer of Market Basket workers and managers who came together around shared values, partnership, and a mission that works: low prices, great service, AND great jobs.

As we meet with business leaders from across the country, we continue to see there are companies all around us illustrating that what’s good for American workers is good for American business, too. And Dr. Ton’s concrete data and analysis are a critical new contribution to making the business case for investing in employees.

Worker engagement isn’t just the right thing to do; it’s a winning strategy for competitive high-quality services and a high-profit bottom line.

Mary Beth Maxwell is the principal deputy assistant secretary for policy at the US Department of Labor and a senior advisor to Secretary Perez.

Source: US Department of Labor

## Arizona DOT Joint Task Force Research

The Joint DBE Task Force convened by the Arizona Department of Transportation released this state survey information on July 22, 2014

State	DBE Goal	Race Conscious	Race Neutral	Race Conscious or Race Neutral
Alabama	8.23%	2.69%	5.55%	Race Conscious and Race Neutral
Alaska	10.82%	5.73%	5.09%	Race Conscious and Race Neutral
Arizona	7.76%	5.08%	2.68%	Race Conscious and Race Neutral
Arkansas	8.37%	5.93%	2.44%	Race Conscious and Race Neutral
California (Caltrans)	12.50%	9.50%	3.00%	Race Conscious and Race Neutral
Colorado	10.25%	6.10%	4.15%	Race Conscious and Race Neutral
Connecticut	10.70%	6.20%	4.50%	Race Conscious and Race Neutral
DC	18.00%	12.00%	6.00%	Race Conscious and Race Neutral
Delaware	19.43%	9.72%	1.71%	Race Conscious and Race Neutral
Florida	8.60%	0.00%	8.60%	Race Neutral
Georgia	15.00%	10.00%	5.00%	Race Conscious and Race Neutral
Hawaii	53.43%	45.83%	12.93%	Race Conscious and Race Neutral
Idaho	7.40%	0.00%	7.40%	Race Neutral
Illinois	22.77%	21.09%	1.68%	Race Conscious and Race Neutral
Indiana	12.40%	8.42%	3.98%	Race Conscious and Race Neutral
Iowa	4.50%	1.90%	2.60%	Race Conscious and Race Neutral
Kansas	9.49%	7.62%	1.87%	Race Conscious and Race Neutral
Kentucky	0.00%	0.00%	0.00%	Race Conscious and Race Neutral
Louisiana	10.40%	9.50%	0.90%	Race Conscious and Race Neutral
Maine	4.00%	0.00%	4.00%	Race Neutral
Maryland	24.30%	19.30%	5.00%	Race Conscious and Race Neutral
Massachusetts	13.20%	5.85%	7.35%	Race Conscious and Race Neutral
Michigan	0.00%	0.00%	0.00%	Race Conscious and Race Neutral
Minnesota	10.30%	7.80%	2.50%	Race Conscious and Race Neutral
Mississippi	9.70%	4.10%	5.60%	Race Conscious and Race Neutral
Missouri	13.49%	10.97%	2.52%	Race Conscious and Race Neutral
Montana	5.83%	3.27%	2.56%	Race Conscious and Race Neutral
Nebraska	6.19%	4.35%	1.54%	Race Conscious and Race Neutral
Nevada	7.00%	5.65%	1.35%	Race Conscious and Race Neutral
New Hampshire	7.74%	0.00%	7.74%	Race Neutral
New Jersey	12.49%	3.78%	8.71%	Race Conscious and Race Neutral
New Mexico	11.91%	4.22%	7.69%	Race Conscious and Race Neutral
New York	10.84%	8.07%	2.77%	Race Conscious and Race Neutral
North Carolina	14.70%	11.70%	3.00%	Race Conscious and Race Neutral
North Dakota	7.40%	3.95%	3.45%	Race Conscious and Race Neutral
Ohio	8.90%	7.31%	1.59%	Race Conscious and Race Neutral
Oklahoma	10.04%	4.89%	5.15%	Race Conscious and Race Neutral
Oregon	12.29%	2.68%	9.61%	Race Conscious and Race Neutral
Pennsylvania	7.14%	4.16%	2.98%	Race Conscious and Race Neutral
Puerto Rico	34.00%	0.00%	34.00%	Race Neutral
Rhode Island	10.12%	8.54%	1.58%	Race Conscious and Race Neutral
South Carolina	11.50%	7.80%	3.70%	Race Conscious and Race Neutral
South Dakota	7.25%	2.57%	4.68%	Race Conscious and Race Neutral
Tennessee	7.60%	5.74%	1.86%	Race Conscious and Race Neutral
Texas	11.70%	5.30%	6.40%	Race Conscious and Race Neutral
Utah	7.47%	3.36%	4.11%	Race Conscious and Race Neutral
Vermont	6.20%	0.00%	6.20%	Race Neutral
Virgin Islands	19.00%	18.00%	1.00%	Race Conscious and Race Neutral
Virginia	9.21%	6.70%	2.51%	Race Conscious and Race Neutral
Washington State	15.20%	11.80%	3.40%	Race Conscious and Race Neutral
West Virginia	5.51%	6.14%	2.52%	Race Conscious and Race Neutral
Wisconsin	12.51%	9.42%	3.09%	Race Conscious and Race Neutral
Wyoming	5.06%	0.00%	5.06%	Race Neutral



## Best Thing to Do for Immigrants: Help Them Learn English

By Noel S. Williams

Immigrants come to our country for better lives. Those who learn to speak English are propelled toward the American dream. Those who don't learn the language are destined to lurch on the periphery of society, subject to the whims of political pandering and government dependence.

Most Americans respect the rights of households and private entities to speak their native tongues, but most also recognize that enforced multilingualism in government separates us into unequal constituencies. This is why polls consistently show that Americans overwhelmingly support English as the official US language.

The struggle for integration in our society was at the heart of our civil rights movement; indeed, in its watershed 1954 *Brown versus Board of Education* ruling the Supreme Court declared that "separate is not equal." Yet multilingualism does separate people, invariably leading to tiered services that cement social strata. And government is perpetuating this by aggressively enforcing multilingualism for official business.

In 2000, President Bill Clinton signed an executive order requiring any entity that receives federal money to provide services in any language. Fourteen years later, zealous attorneys in the Justice Department's Civil Rights Division are prosecuting entities that

fall short of compliance with Clinton's order and provisions of the Civil Rights Act in their services to limited-English-proficient (LEP) individuals.

One of the latest to feel the sting of multilingualism enforcement is Washington State's Department of Labor and Industries (L&I), which was investigated by the Justice Department and the US Department of Labor. L&I—which, among other things, is supposed to translate vital documents not only into Spanish but also into Russian, Korean, Chinese, Vietnamese, Laotian, and Cambodian—was found deficient in its language-assistance programs. Duly contrite, L&I's hardworking and conscientious officials are diligently searching for solutions.

Those possible solutions, such as phone-based interpretation services, are expensive. Translating a single document can cost \$200 or more. And L&I is training everyone—including those who never deal directly with its customers—to use these expensive services, even as the state's budget ax is poised to lop fifteen percent from the general fund.

Public funds would be better used teaching LEP immigrants basic English. And "basic" is all it would take. Washington state has long had a program to simplify government terminology and generate clear writing. In March 2005, then-Governor Christine Gregoire issued an executive order requiring state agencies to adopt principles of "plain talk" so that all letters, applications, and instructions

are written in plain language, not bureaucratic jargon.

My fiancée used to teach Italian. Some of her students were senior citizens. But after a few lessons, they were armed with enough skills to ask directions in Italian and thwart the most devious Rome taxi driver from taking them on circuitous routes to their hotels. Let's show LEP immigrants who are coming here for much more than a vacation a bit more respect. Let's have more confidence in them. Don't give them an interpreter; teach them to interpret. As a Chinese proverb says: "Tell me and I forget. Teach me and I remember. Engage me and I learn."

America is an exceptional country, but we can still learn from some of our closest allies that have declared state-enforced multiculturalism a failure. As Nicolas Sarkozy put it when he was president of France, "We have been too concerned about the identity of the person who was arriving and not enough about the identity of the country that was receiving him." Germany's chancellor, Angela Merkel, said that immigrants to her country needed to do more to integrate—including learning German.

I am honored to have become a naturalized American citizen. Americans come from many cultures, but the motto that is emblematic of our dynamic spirit and has attracted masses yearning to breathe free is *E pluribus unum*: Out of many, one. We'll come closer to that ideal by helping immigrants integrate by learning English.

Source: Governing



## "Pa": A Restless Pioneer Who Helped Make America . . .

Continued from page 2

"It was a perfect shot. But he was so beautiful, he looked so strong and free and wild, that I couldn't kill him. I sat there and looked at him, until he bounded away into the dark woods.

"Then I remembered that Ma and my little girls were waiting for me to bring home some good fresh venison. I made up my mind that next time I would shoot.

"After awhile a big bear came lumbering out into the open. He was so fat from feasting on berries and roots and grubs all summer that he was nearly as large as two bears. His head swayed from side to side as he went on all fours across the clear space in the moonlight, until he came to a rotten log. He smelled it, and listened. Then he pawed it apart and sniffed among the broken pieces, eating up the fat white grubs.

"Then he stood up on his hind legs, perfectly still, looking all around him. He seemed to be suspicious that something was wrong. He was trying to see or smell what it was.

"He was a perfect mark to shoot at, but I was so much interested in watching him, and the woods were so peaceful in the moonlight, that I forgot all about my gun. I did not even think of shooting him, until he was waddling away into the woods.

"This will never do," I thought. "I'll never get any meat this way."

"I settled myself in the tree and waited again. This time I was determined to shoot the next game I saw.

"The moon had risen higher and the moonlight was bright in the little open place. . . .

"After a long while, a doe and her yearling fawn came stepping daintily out of the shadows. They were not afraid at all. They walked over to the place where I had sprinkled the salt, and they both licked up a little of it.

"Then they raised their heads and looked at each other. The fawn stepped over and stood beside the doe. They stood there together, looking at the woods and the moonlight. Their large eyes were shining and soft.

"I just sat there looking at them, until they walked away among the shadows. Then I climbed down out of the tree and came home."

Laura whispered in his ear, "I'm glad you didn't shoot them!"

Mary said, "We can eat bread and butter."

Pa lifted Mary up out of her chair and hugged them both together.

"You're my good girls," he said. "And now it's bedtime. Run along, while I get my fiddle."

When Laura and Mary had said their prayers and were tucked snugly under the trundle bed's covers, Pa was sitting in the firelight with the fiddle. Ma had blown out the lamp because

Shall auld acquaintance be forgot,  
And never brought to mind?  
Shall auld acquaintance be forgot,  
And the days of auld lang syne?  
And the days of auld lang syne, my friend,  
And the days of auld lang syne,  
Shall auld acquaintance be forgot,  
And the days of auld lang syne?

When the fiddle had stopped singing Laura called out softly, "What are days of auld lang syne, Pa?"

"They are days of a long time ago, Laura," Pa said. "Go to sleep, now."

But Laura lay awake a little while, listening to Pa's fiddle softly playing and to the lonely sound of the wind in the Big Woods. She looked at Pa sitting on the bench by the hearth, the firelight gleaming on his brown hair and beard and glistening on the honey-brown fiddle. She looked at Ma, gently rocking and knitting.

She thought to herself, "This is now."

She was glad that the cosy house, and Pa and Ma and the firelight and the music, were now. They could not be forgotten, she thought, because now is now. It can never be a long time ago.

Pa's wanderlust and longing for open spaces with neighbors near but not visible interchanged with the need to earn a living and to educate their children. This fruitful tension drew or drove the family to several dwellings, the chronology roughly following but not identical to that in the *Little House* series. In their migrations, they never crossed or even saw the Rocky Mountains.

According to Wikipedia, the family lived in several little houses:

1867–69: Woods near Pepin, Wisconsin  
1869–71: Prairie forty miles from Independence, Kansas  
1871–74: Somewhere in Wisconsin  
1874–74: Lake City, Minnesota  
1874–76: Walnut Grove and South Troy, Minnesota  
1876–77: Burr Oak, Iowa  
1878–79: Walnut Grove, Minnesota  
1879–1902/24: De Smet, South Dakota (Charles died in 1902; Caroline, 1924)

In those days and places, a man must know how to build his own house. Pioneers must use and repurpose their few belongings creatively. Neighbors must help neighbors for mutual benefit.

Mrs. Wilder describes the first phase of building the little house on the prairie:

### The House on the Prairie

. . . . When the sun rose, they were driving on across the prairie. There was no road now. Pet and Patty waded through the grasses, and the wagon left behind it only the tracks of its wheels.

Before noon, Pa said, "Whoa!" The wagon stopped.

"Here we are, Caroline!" he said. "Right here we'll build our house."

Laura and Mary scrambled over the feed-box and dropped to the ground in a hurry. All around them there was nothing but grassy prairie spreading to the edge of the sky

Quite near them, to the north, the creek bottoms lay below the prairie. Some darker green tree-tops showed, and beyond them bits of the rim of earthen bluffs held up the prairie's grasses. Far away to the east, a broken line of different greens lay on the prairie, and Pa said that was the river. . . .

Right away, he and Ma began to unload the wagon. They took out everything and piled it on the ground. Then they took off the wagon-cover and put it over the pile. Then they took even the wagon-box off, while Laura and Mary and Jack [the brindle bulldog] watched.

Continued on page 8



she did not need its light. On the other side of the hearth she was swaying gently in her rocking chair and her knitting needles flashed in and out above the sock she was knitting.

The long winter evenings of firelight and music had come again. . . .

Then Pa began to play again. . . . But he did not sing the words he had sung when Ma was making cheese. These words were different. Pa's strong, sweet voice was softly singing:

# News and Information

## Study: Teachers Have Lower Expectations of Minorities

By Julissa Catalan

A newly published study by the Center for American Progress (CAP), titled *The Power of the Pygmalion Effect: Expectations Have A Deep Influence on Student Performance*, analyzes whether teachers' expectations of Black and Latino students affect their academic performance.

The study found that kids whose teachers expected them to graduate were more likely to do so.

Research showed that teachers think a college degree to be forty-seven percent less likely for Black students compared to their white peers. Additionally, teachers also think graduating from college is fifty-three percent less likely for low-income students as opposed to children from middle- to upper-class families.

Those same teachers also thought Latino students were forty-two percent less likely to earn a degree.

CAP research points to the Pygmalion Effect—a self-fulfilling prophecy in which people are believed to perform better when greater expectations are placed on them.

Data collected from the National Center for Educational Statistics shows that white students are twice as likely to graduate from college as Black students.

The CAP study used research from the NCE's Education Longitudinal Study—a study



that monitored a group of students from 2002 to 2012.

Teachers were asked if they expected their tenth grade students to graduate from college or not, and the study later compared the results.

The study found that "teachers' expectations and students' college-going outcomes had a significant relationship, and teacher expectations were tremendously predictive of student college completion rates."

Ulrich Boser, a senior research fellow for CAP, told *The Huffington Post*: "I expected to find something—we had seen other data that linked teacher expectations with just remaining enrolled in college. For us, what was surprising was that individuals [whose teachers had high expectations] were three times more likely to graduate from college."

He added: "If you're told

you're going to graduate from college, that could make you more likely to take certain actions."

In terms of race, Boser noted that teachers and students from different backgrounds might misunderstand each other.

"Look at racial demographics," said Boser. "Most of our teachers are white, but most students are of color. To not understand where people are coming from can lead to these types of issues."

Similar results were found in a study conducted by the University of Virginia along with Rutgers University researchers. The study found that teachers' expectations were a more accurate predictor of a student's progress—even more than the expectations of the student's parents, or the student's expectations of him- or herself.

"The United States needs to raise its expectations for students—as well as educators," the CAP study concludes. "The Pygmalion Effect can go a long way toward helping our children succeed in college and in life."

Source: DiversityInc

## "Pa": A Restless Pioneer Who Helped Make America . . .

Continued from page 7

The wagon had been home for a long time. Now there was nothing left of it but the four wheels and the parts that connected them. Pet and Patty were still hitched to the tongue. Pa took a bucket and his ax, and sitting on this skeleton wagon, he drove away. He drove right down into the prairie, out of sight.

"Where's Pa going?" Laura asked, and Ma said, "He's going to get a load of logs from the creek bottoms."

It was strange and frightening to be left without the wagon on the High Prairie. The land and the sky seemed too large, and Laura felt small. She wanted to hide and be still in the tall grass, like a little prairie chicken. But she didn't. She helped Ma, while Mary sat on the grass and minded Baby Carrie.

First Laura and Ma made the beds, under the wagon-cover tent. Then Ma arranged the boxes and bundles, while Laura pulled all the grass from a space in front of the tent. That made a bare place for the fire. They couldn't start the fire until Pa brought wood. . . .

For days Pa hauled logs. He made two piles of them, one for the house and one for the stable. There began to be a road where he drove back and forth to the creek bottoms. And at night on their picket-lines Pet and Patty ate the grass, till it was short and stubby all around the log-piles.

Pa began the house first. He paced off the size of it on the ground, then with his spade he dug a shallow little hollow along two sides of that space. Into these hollows he rolled two of the biggest logs. They were sound, strong logs, because they must

hold up the house. They were called sills.

Then Pa chose two more strong, big logs, and he rolled these logs onto the ends of the sills, so that they made a hollow square. Now with his ax he cut a wide, deep notch near each end of these logs. He cut these notches out of the top of the log, but with his eye he measured the sills, and he cut the notches so that they would fit around half of the sill.

When the notches were cut, he rolled the log over. And the notches fitted down over the sill.

That finished the foundation of the house. It was one log high. The sills were half buried in the ground, and the logs on their ends fitted snugly to the ground. At the corners, where they crossed, the notches let them fit together so that they were no thicker than one log. And the two ends stuck out beyond the notches.

Next day Pa began the walls. From each side he rolled up a log, and he notched its ends so that it fitted down over the end logs. Then he rolled up logs from the ends, and notched them so that they fitted down over the side logs. Now the whole house was two logs high.

The logs fitted solidly together at the corners. But no log is ever perfectly straight, and all logs are bigger at one end than at the other end, so cracks were left between them all along the walls. But that did not matter, because Pa would chink those cracks.

All by himself, he built the house three logs high. Then Ma helped him. Pa lifted one end of a log onto the wall, then Ma held it while he lifted the other end. He stood up on the wall to cut the notches, and Ma helped roll and hold the log while he settled it where it should be to make the corner perfectly square.

So, log by log, they built the walls higher, till they were pretty high, and Laura couldn't get over them any more. . . .

He hewed out skids. These were long, flat slabs. One end rested on the ground, and the other end rested on the log wall. He was not going to lift any more logs; he and Ma would roll them up these skids. . . .

They had a neighbor, only two miles away on the other side of the creek. Pa had met him in the woods. They were going to trade work and that would make it easier for everyone. . . .

Early next morning Mr. Edwards came. He was lean and tall and brown. He bowed to Ma and called her "Ma'am," politely. But he told Laura that he was a wildcat from Tennessee. He wore

tall boots and a ragged jumper, and a coon-skin cap, and he could spit tobacco juice farther than Laura had ever imagined that anyone could spit tobacco juice. He could hit anything he spit at, too. Laura tried and tried, but she could never spit so far or so well as Mr. Edwards could.

He was a fast worker. In one day he and Pa built those walls as high as Pa wanted them. They joked and sang while they worked, and their axes made the chips fly.

On top of the walls they set up a skeleton roof of slender poles. Then in the south wall they cut a tall hole for a door, and in the west wall and the east wall they cut square holes for windows. . . . And the house was finished, all but the roof. The walls were solid and the house was large, much larger than the tent. It was a nice house.

Mr. Edwards said he would go home now, but Pa and Ma said he must stay to supper. Ma had cooked an especially good supper because they had company.

There was stewed jack rabbit with white-flour dumplings and plenty of gravy. There was a steaming-hot, thick cornbread flavored with bacon fat. There was molasses to eat on the cornbread, but because this was a company supper they did not sweeten their coffee with molasses. Ma brought out the little paper sack of pale-brown store sugar. . . .

Then Pa brought out his fiddle. . . .

With neighborly help, Pa built the stable, finished the roof, built a fireplace, laid a hand-hewn wood floor, dug a well, and installed windowpanes carefully carried from the store in Independence. These structures might defy modern building codes, but they kept the family cozy and safe from weather and wild things. Pa traded a pile of hides gained from hunting prowess for a plow. He plowed the untilled prairie and began to grow food for the family.

But Mr. Ingalls had overlooked a key fact: The little house on the prairie stood on Indian land; it was not the family's to settle. Within two years of Pa's "Whoa!" to the horses, they loaded up the wagon again and drove away from the forelorn house and stable and plow.

After several more moves, in 1887 Charles Ingalls built a home on Third Street in De Smet, South Dakota, where he spent the rest of his life with Caroline and their eldest, Mary, who had lost her sight as a teenager.

In De Smet, he served in elected positions

including justice of the peace and deputy sheriff; operated a retail store; and sold insurance. He died on June 8, 1902, of heart disease and was buried at De Smet Cemetery.

The Little House books evoke nostalgia even in those who have not lived in homemade cabins far from public utilities. Love of family and friends, taste for simple joys, self-reliance and opportunity, freedom coupled with decency and responsibility, a clean land—these appeal deeply to human hearts.

Today's American frontiers differ vastly from those of just over a century ago. Rich wild land has been surveyed, sectioned, and claimed. Cities sprawl on soil once unplowed. Many neighbors live stacked in apartment buildings or in housing tracts built by specialists in such things. Near neighbors might not know each other's names. Children might never see where breakfast eggs come from. People rent storage units to hold unused possessions. Instead of cozying by the fire and singing with the fiddle, parents and children might quietly retreat into their separate cyber worlds, linked only by the same wi-fi router, before dinner is even finished.

So what is the next frontier? The intrepid and creative might emulate Pa's best qualities and skills, adapted to a new reality.

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# Marketing on a Shoestring Budget, Part 10: Five Ways to Apply Effective Etiquette in Marketing Your Business

By Marie Sheahan Brown

The author of *Don't Burp in the Boardroom: Your Guide to Handling Uncommonly Common Workplace Dilemmas* proved her mettle on her first evening as a volunteer etiquette consultant at a non-profit home for women returning to society from jail or prison. Rosalinda Randall could have titled that evening's experience, *Don't Blanch in the Bored Room: Your Guide to Handling Uncommonly Unreceptive Audiences*.

On that autumn evening in 2008, Mrs. Randall arrived on time to set up for her first class in an eight-week series on basic etiquette. The volunteer coordinator greeted her at the door; showed her into the cozy, attractive living room; and called eight mostly reluctant women into the room for this hour-long program. The coordinator had earlier smiled in response to an eye-rolling grumble, "Who needs etty-quetty?"

Pretty, primly postured, professionally dressed, Rosalinda Randall earned her credentials years ago at The Protocol School of Washington, headquartered in the nation's capital. She greeted the women and began her presentation as if addressing corporate executives. Three in the audience slouched in their chairs, arms crossed, expressions defiantly bored. Several women had done repeated hard time in prison for decades, alternating with months of street survival. Why, indeed, should they learn etiquette?

Then she threw in a classic Rosalinda humor zinger, and another. By hour's end, the mostly hostile audience was converted. Six years later, Mrs. Randall remains one of the home's beloved volunteers, not only teaching etiquette (which lends confidence in unfamiliar settings) but also helping with fundraising and simply enjoying dinner and board game night.

Her newly published book, *Don't Burp in the Boardroom: Your Guide to Handling*

*Uncommonly Common Workplace Dilemmas*, has been a few years in the making. Mrs. Randall—an enthusiastic entrepreneur who works out of her home—has done much of the marketing herself. Small Business Exchange Northeast newspaper asked Rosalinda Randall to give five tips, provided in her own words below, that could help other consultants in their own fields.

**1. Networking.** People cringe at this word if it's not their thing. I had a difficult time at first; I felt that I was being a pushy salesperson. But if you don't promote your service, no one else will. This is a harsh reality: Family and friends are least likely to be proponents with their audiences, though they are proud of you and encouraging.

At networking events, you have to be a little bold. I was shy at one of the first events I attended, not wanting to be pushy. One person stood up to me and said, "If you don't have confidence in your business, why would I?" This changed my life.

Joy.  
Gladness.  
Confidence.

You have to talk about your business this way. And don't get discouraged. After five years of attending networking events, I have gotten five referrals, and just two of them came to fruition as big deals.

I recommend initially attending every networking event that you can. You'll learn which work and which don't for your business. For example, I learned that solo entrepreneurs don't necessarily need etiquette consulting and so they are not my target market. Organizations with staff or students are more likely to need the training I provide.

**2. Social Media.** You need to get on the social media most used by your target markets. If communication on social media is new for you, don't be afraid of it. Remember, this is free, and you can experiment and learn. In addition to reaching out through my own website and blog, I am on Facebook, LinkedIn, and Twitter. My book is on Amazon. I've dabbled in Instagram but haven't concentrated there.

I blog regularly, giving public relations tips and insights. Then I link these to my social media accounts. My LinkedIn page offers information rather than interaction; it appeals to one of my target markets: human resources professionals. Most of my recent contacts have come through Twitter. Try all of the social media and see which ones yield the most responses for your business.

"Like" other pages and pay attention to their posts. You will find out things about your target markets and learn their buzzwords.

Also follow your competitors. You will begin to identify who is successful. Ask to receive their newsletters.

See what they're doing that works. This is valuable free information.

Begin to interact positively with your social media "friends." For example, if I know that a friend likes a particular sport, I send a link to an interesting article about that sport. Developing business relationships through social media takes time and consistency. It is an investment.

**3. Ask.** I have learned over the years that people want to be of service. That's built in as one of the good parts of human nature. Even

people who are a little ahead of you often want to help. Jacqueline Whitmore, who wrote the foreword for my book, is generous in sharing her time with me, as a "competitor" in the industry.

With that goes gratitude. Mention those who have helped you; promote them. There is enough business for all of us, and different people in the same business offer slightly different things.

Soon, I'm going to approach human resources directors and ask what people in their field are looking for. When you do something like this, you're not selling; you're asking opinions—and people love being asked for their opinions. It's also free. Be sure to follow up with a nice, sincere thank you note.

**4. Risk the Investment.** For a business to grow, there must be some risk; this often requires a good investment. I hired a marketing person and a public relations firm because I want to see where my business can go. I don't want to sit back and say, "I wonder if . . . ?"

For this kind of investment, I recommend that you invest in the best. You will get more for your money in the end. For my book, the public relations firm has booked me on radio shows, ensured high ranking on Google, and other things. I would pay more for television bookings if I decided to do that.

**5. Don't Be a Pouty Businessperson.** You'll get lots of rejection in promoting your business—accept that. If someone doesn't respond as you would like, don't pass the poutiness on to the next person. They are a fresh person.

I like to remind myself: Every "no" is a "know"—now you know of me.

*Rosalinda Randall is a modern-day pundit on tact and civility. Lending personality and humor to an age-old and sometimes boring topic, she has improved workplace environments and relationships and serves as a source for several publications. A favorite mission is working as a volunteer consultant to formerly incarcerated women at SVdP's Catherine's Center; a non-profit home and program. She lives in Northern California. [www.yourrelationshipedge.com](http://www.yourrelationshipedge.com)*



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## Small Business Administration Microloan Program: Northeast

The United States Small Business Administration's Microloan Program provides loans up to \$50 thousand to help small businesses and certain not-for-profit childcare centers start up and expand. The average microloan is about \$13 thousand.

The US Small Business Administration provides funds to specially designated intermediary lenders, which are non-profit community-based organizations with experience in lending as well as management and technical assistance. These intermediaries administer the Microloan Program for eligible borrowers.

### Eligibility Requirements

Each intermediary lender has its own lending and credit requirements. Generally, intermediaries require some type of collateral as well as the personal guarantee of the business owner.

### Use of Microloan Proceeds

Microloans can be used for:

- Working capital
- Inventory or supplies
- Furniture or fixtures
- Machinery or equipment

Proceeds from an SBA microloan cannot be used to pay existing debts or to purchase real estate.

### Repayment Terms, Interest Rates, and Fees

Loan repayment terms vary according to several factors:

- Loan amount
- Planned use of funds
- Requirements determined by the intermediary lender
- Needs of the small business borrower

The maximum repayment term allowed for an SBA microloan is six years. Interest rates vary, depending on the intermediary lender and costs to the intermediary from the US Treasury. Generally, these rates will be between eight and thirteen percent.

### Application Process

Microloans are available through certain non-profit, community-based organizations that are experienced in lending and business management assistance. If you apply for SBA microloan financing, you may be required to fulfill training or planning requirements before your loan application is considered. This business training is designed to help you launch or expand your business.

### Find a Microloan Provider

To apply for a microloan, you must work with an SBA-approved



intermediary in your area. Approved intermediaries make all credit decisions on SBA microloans. For more information, you can contact your local SBA district office or view the list of Participating Microloan Intermediary Lenders below.

### Ask a Question in the SBA Community

If you have questions about applying for an SBA microloan, you can post it to the SBA online community: <http://www.sba.gov/community/discuss-popular-topics/loans-grants>

### Participating Microloan Intermediaries in Northeast States

#### Serving Connecticut

Community Capital New York, Inc.  
7 West Cross Street  
Hawthorne, NY 10532  
Microlending: Kimberlie Jacobs  
Phone: 914-747-8020  
Email: [kjacobs@communitycapitalny.org](mailto:kjacobs@communitycapitalny.org)

Community Economic Development Fund  
965 East Main Street  
Meriden, CT 06450-6006  
Microlending: Michael Sweeney  
Phone: 203-235-2333  
Email: [M.sweeney@cedf.com](mailto:M.sweeney@cedf.com)

Community Investment Corporation  
2315 Whitney Avenue, Suite 2-B  
Hamden, CT 06518  
Microlending: Margie Slater

Phone: 203-776-6172  
Email: [m Slater@ctcic.org](mailto:m Slater@ctcic.org)

Hartford Economic Development Corporation  
15 Lewis Street, Suite 204  
Hartford, CT 06103  
Microlending: Samuel Hamilton  
Phone: 860-527-1301  
Email: [samh@hedcoinc.com](mailto:samh@hedcoinc.com)

#### Serving Maine

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Email: [Thompson@avcog.org](mailto:Thompson@avcog.org)

Coastal Enterprises Inc.  
36 Water Street  
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Wiscasset, ME 04578  
Microlending: Jennifer Sporzynski  
Phone: 207-772-5356 x105  
Email: [js@ceimaine.org](mailto:js@ceimaine.org)

Community Concepts Finance Corporation  
19 Market Square  
South Paris, ME 04281  
Executive Director: Dennis Lajoie  
Phone: 207-743-7716  
Email: [dlajoie@community-concepts.org](mailto:dlajoie@community-concepts.org)

Mainstream Finance  
262 Harlow Street  
Bangor, ME 04402  
Microlending: Cathy McKelway  
Phone: 207-973-3663  
Email: [cmckelway@penquis.org](mailto:cmckelway@penquis.org)

Northern Maine Development Commission  
302 South Main Street  
Caribou, ME 04736  
Microlending: Duane Walton  
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Email: [dwalton@nmcdc.org](mailto:dwalton@nmcdc.org)

#### Serving Massachusetts

Accion East dba Accion USA, Inc.  
80 Maiden Lane, Suite 903

Continued on page 11

## Wells Fargo: \$10 Million Cleantech Innovation Incubator

Wells Fargo (NYSE:WFC) launched the Innovation Incubator (IN2) program, a \$10 million environmental grant for clean technology startups funded by the Wells Fargo Foundation and co-administered by the Energy Department's National Renewable Energy Laboratory (NREL) to foster the development of early stage clean technologies for commercial buildings.

The program is the first of its kind within the banking industry. Announced at the NREL Industry Growth Forum in Denver, clean technology startups will be identified and recommended by Wells Fargo's network of technical, financial, and industry advisors at laboratories and research facilities across the country. The first of three rounds of selected companies will be announced in early 2015 and will receive up to \$250 thousand for business development needs, research, and testing support at NREL's world-class facility in Golden, Colorado, along with coaching and mentorship from Wells Fargo. An independent advisory board of nearly a dozen industry leaders representing the commercial building sector, academia, community organizations, successful entrepreneurs, and technical experts will select the final companies to be included in the IN2 program.

The IN2 program will source candidates from universities and regional accelerators providing a pipeline of early-stage technology companies to apply. Selected technology companies will reach specific technology milestones in the NREL lab with an opportunity to deploy and field test in Wells Fargo buildings.

"The IN2 platform is designed to fill a gap that exists from early-stage concept to production for emerging clean technologies," said Ashley Grosh, vice president, Wells Fargo Environmental Affairs. "The program leverages Wells Fargo's geographic diversity and expertise in clean energy in commercial buildings, to provide early-stage entrepreneurs an alternative pathway towards commercialization. Through our collaboration with NREL, we want to give opportunities to national labs, universities, and regional accelerator programs; and entrepreneurs with great ideas for lighting,

sensors and controls, space heating and cooling, windows, energy modeling, plug loads, and building envelope."

In 2013, forty percent of all energy used in the US was consumed by commercial and residential buildings at an estimated cost of \$413 billion (source: Department of Energy). The first year of the IN2 program will focus on sustainable buildings technologies that will provide cost savings and reduce the overall negative impact of the built environment on human health and the natural environment. Qualifying technologies may include energy efficiency, lighting solutions, net zero-energy, water efficiency, indoor environmental quality enhancement, waste reduction, materials efficiency, operations and maintenance optimization, and datacenter facilities management. Over time, the program will expand its portfolio of selected companies and the scope of clean technology sectors.

"Due to pervasive market barriers, private sector financing is typically limited or unavailable to bring new energy innovations from early-stage laboratory research to proof-of-concept prototype and on to full commercial scale," said Richard Adams, NREL's Innovation and Entrepreneurship Center director. "This leads to market 'gaps' that prove too difficult for many early-stage companies to overcome, which often ultimately results in promising technologies falling to the wayside. We are hoping to address these barriers to benefit small companies, our communities, and the economy."

The IN2 program is funded by the Wells Fargo Foundation as part of its 2020 Environmental Commitment to provide \$100 million to environmentally focused non-profits and universities by 2020. Grants support innovative projects and programs led by non-profits and universities aimed at promoting clean technology and breaking down barriers to accelerate the transition to a "greener" economy.

### External channel partners list:

Clean Energy Trust; Chicago, Illinois  
Cleantech Group; San Francisco, California

Cleantech Open; Palo Alto, California  
Coachella Valley Economic Partnership; Palm Springs, California  
Imagine H2O; San Francisco, California  
Los Angeles Cleantech Incubator; Los Angeles, California  
Massachusetts Clean Energy Council; Boston, Massachusetts  
Massachusetts Institute of Technology; Cambridge, Massachusetts  
New England Clean Energy Council; Boston, Massachusetts  
Portland State University; Portland, Oregon  
Prospect Silicon Valley; San Jose, California  
Innosphere; Fort Collins and Golden, Colorado  
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Telluride Venture Partners; Telluride, Colorado  
University of California, Davis: EE Center; Davis, California  
University of California, Berkeley; Berkeley, California  
University of North Carolina; Charlotte, North Carolina  
University of Texas: Texas Venture Labs; Austin, Texas

The full list of 2014 participants will be announced in February 2015 and can be found at <http://blogs.wellsfargo.com/environment/>.

### About Wells Fargo

Wells Fargo and Company is a nationwide, diversified, community-based financial services company with \$1.6 trillion in assets. Founded in 1852 and headquartered in San Francisco, Wells Fargo provides banking, insurance, investments, mortgage, and consumer and commercial finance through more than 8,700 locations, 12,500 ATMs, and the Internet ([wellsfargo.com](http://wellsfargo.com)), and has offices in thirty-six countries to support customers who conduct business in the global economy. A leader in reducing its own greenhouse gas emissions and operating sustainably, Wells Fargo has been recognized by the US Environmental Protection Agency's Center for Corporate Climate Leadership.

Source: Wells Fargo



## Policy Issues

### A Proposal for States Facing Water Infrastructure Crises

The American Legislative Exchange Council recently released a new paper that highlights the danger of limiting competition during the procurement process for state water infrastructure materials and proposes the simple solution of open and fair competition.

Every year, an estimated three hundred thousand water mains break and threaten the safety of the nation's communities, placing enormous financial burdens on states already struggling to balance budgets. Seventeen percent of all water pumped in the United States is lost through leakage at an annual cost of \$1.4 billion. An estimated \$3.8 trillion is needed to upgrade outdated water and waste water infrastructure over the next twenty years.

"There is a critical need to replace corroded and aged water systems. However, even as states struggle to finance this infrastructure, they continue to engage in practices that increase costs," said Cara Sullivan, director of the American Legislative Exchange Council Task Force on Commerce, Insurance, and Economic Development. "Ensuring the procurement process is open to all materials that meet industry standards will lower costs by expanding competition and allowing jurisdictions to choose which materials will provide the best infrastructure for taxpayer dollars."

The recent paper, *Lowering Costs in Water Infrastructure through Procurement Reform: A Strategy for State Governments*, focuses on open and competitive bidding for water and waste water project materials as a solution for states to lower

their infrastructure costs. Competitive procurement processes allow states and municipalities to weigh the advantages and disadvantages of different materials and choose pipes they determine best meet their needs. Local officials and engineers have the most accurate knowledge of the conditions in which they operate and which materials are most suitable. However, they first need to be able to consider these materials.

"Opening the procurement process to competition will lead to lower prices and higher quality goods and services. It is a commonsense solution for states and municipalities that need to upgrade their water infrastructure systems," commented Dr. Bonner Cohen, author of the report, senior fellow at the National Center for Public Policy Research, and adjunct scholar with the Competitive Enterprise Institute.

The paper notes: "Not only are products and technologies available that can restore the integrity of our nation's underground water networks; thanks

to competitive bidding, they can do so at a price that will provide relief to local officials, ratepayers, and taxpayers. However, despite meeting standards of the American Society for Testing and Materials and the American Water Works Association, some materials are often excluded from consideration. Allowing the consideration of all materials will introduce competition and help states and municipalities make procurement decisions that will provide the best water infrastructure for taxpayer dollars."

The ALEC report continues: "Across the nation, a growing number of local governments are realizing the severity of the underground infrastructure crisis. Seizing the bull by the horns, these forward-looking jurisdictions—including municipalities as diverse as Charlotte, Cleveland, Dallas, Denver, Fargo, Houston, Indianapolis, Jacksonville, Louisville, Myrtle Beach, San Antonio, and San Diego—are revising outdated procurement policies that effectively exclude innovative and

cost-effective products and technologies from the bidding process. Facing financial constraints every bit as challenging as those confronting state and local governments, the federal government is revising its procurement policies to open the way to competitive bidding in the area of underground water infrastructure. For more than a decade, the US Department of Agriculture's Rural Utilities Service (RUS), which provides funding for water systems in rural areas across the country, stipulates that the projects it funds are subject to 'maximum open and free competition.' The rising tide in favor of competitive bidding has been highlighted in the *New York Post* and the *Baltimore Sun* and is the subject of recent reports by the US Conference of Mayors, the National Taxpayers Union, and the Competitive Enterprise Institute."

To view a copy of the report, please visit <http://www.alec.org/publications/lowering-costs-in-water-infrastructure-through-procurement-reform-a-strategy-for-state-governments/>.

*The American Legislative Exchange Council is the largest nonpartisan, voluntary membership organization of state legislators in the United States. The council is governed by state legislators who comprise the board of directors and is advised by the Private Enterprise Advisory Council, a group of private, foundation, and think tank members. For more information about the American Legislative Exchange Council, please visit: [www.alec.org](http://www.alec.org).*

Source: American Legislative Exchange Council



## Small Business Administration Microloans Northeast . . .

### Continued from page 10

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Email: [mabbate@common-capital.org](mailto:mabbate@common-capital.org)

Community Teamwork, Inc.  
155 Merrimack Street  
Lowell, MA 01852  
Microlending: Karen Frederick  
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Email: [kfrederick@comteam.org](mailto:kfrederick@comteam.org)

Dorchester Bay Neighborhood Loan Fund  
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Dorchester, MA 02125  
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Email: [d-desantis@dbedc.org](mailto:d-desantis@dbedc.org)

Economic Development Industrial Corporation of Lynn  
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Jobs for Fall River Inc.  
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Email: [arounds@seedcorp.com](mailto:arounds@seedcorp.com)

#### Serving New Hampshire

Northern Community Investment Corporation  
51 Depot Square, Suite 2  
St. Johnsbury, VT 05819  
Microlending: Jude Hamel  
Phone: 603-536-2202  
Email: [jhamel@ncic.org](mailto:jhamel@ncic.org)

#### Serving New Jersey

BOC Capital Corporation  
85 South Oxford Street  
Brooklyn, NY 11217  
Microlending: Tobe Tsuchiya  
Phone: 718-624-9115  
Email: [ttsuchiya@bocnet.org](mailto:ttsuchiya@bocnet.org)

Cooperative Business Assistance Corporation  
328 Market Street  
Camden, NJ 08102  
Microlending: Harry Stone  
Phone: 856-966-8181  
Email: [info@cbaclenders.com](mailto:info@cbaclenders.com)

Trenton Business Assistance Corporation  
3111 Quakerbridge Road, Second Floor  
Mercerville, NJ 08619  
Microlending: William Pazmino  
Phone: 609-587-1133 x204  
Email: [info@rbacloan.com](mailto:info@rbacloan.com)

Union County Economic Development Corporation  
75 Chestnut St  
Cranford, NJ 07016  
Microlending: Ellen McHenry  
Phone: 908-527-1166 x13  
Email: [info@ucecd.com](mailto:info@ucecd.com)

#### Serving New York

Accion East dba Accion USA, Inc.  
80 Maiden Lane, Suite 903

New York, NY 10038  
Microlending: Andrea Lerace  
Phone: 212-387-0377  
Email: [info@accionusa.org](mailto:info@accionusa.org)

Adirondack Economic Development Corporation  
67 Main Street, Suite 200; PO Box 747  
Saranac, NY 12983  
Microlending: James Murphy  
Phone: 518-891-5523 x101  
Email: [jamesmurphy52@me.com](mailto:jamesmurphy52@me.com)

BOC Capital Corporation  
85 South Oxford Street  
Brooklyn, NY 11217  
Microlending: Tobe Tsuchiya  
Phone: 718-624-9115  
Email: [ttsuchiya@bocnet.org](mailto:ttsuchiya@bocnet.org)

Business Center for New Americans  
120 Broadway, Suite 230  
New York, NY 10071  
Microlending: Yanki Tshering  
Phone: 212-898-4112  
Email: [ytshering@nybcna.org](mailto:ytshering@nybcna.org)

Columbia Economic Development Corporation  
4303 Route 9  
Hudson, NY 12534-2415  
Microlending: Kenneth Flood  
Phone: 518-828-4718  
Email: [kflood@chpartnership.com](mailto:kflood@chpartnership.com)

Community Capital New York, Inc.  
7 West Cross Street  
Hawthorne, NY 10532  
Microlending: Kimberlie Jacobs  
Phone: 914-747-8020  
Email: [kjacobson@communitycapitalny.org](mailto:kjacobs@communitycapitalny.org)

Exceed Network  
379 Kings Highway  
Brooklyn, NY 11223  
Microlending: Irwin Dayan  
Phone: 718-787-1400 x15  
Email: [id@angelfundnetwork.org](mailto:id@angelfundnetwork.org)

Pathstone Enterprise Center, Inc.  
400 East Avenue  
Rochester, NY 14607  
Microlending: Al Hartsig  
Phone: 585-340-3304  
Email: [ahartsig@pathstone.org](mailto:ahartsig@pathstone.org)

REDEC Relending Corporation (REDEC/RRC)  
8 Denison Parkway, East, Suite 403  
Corning, NY 14830  
Microlending: Diane Lantz  
Phone: 607-962-3021  
Email: [dwlantz@stny.rr.com](mailto:dwlantz@stny.rr.com)

Renaissance Economic Development Corporation  
1 Pike Street  
New York, NY 10002  
Microlending: Maggie Yu  
Phone: 212-964-6022  
Email: [myu@renaissance-ny.org](mailto:myu@renaissance-ny.org)

Washington Heights/Inwood Development Corporation  
57 Wadsworth Avenue  
New York, NY 10033  
Microlending: Dennis Reeder  
Phone: 212-795-1600  
Email: [WHIDC@aol.com](mailto:WHIDC@aol.com)

#### Serving Rhode Island

None listed at this time

#### Serving Vermont

Community Capital of Vermont, Inc. (CCVT)  
105 North Main Street, Suite 305  
Barre, VT 05641  
Microlending: Martin Hahn  
Phone: 802-479-0167  
Email: [mhahn@communitycapitalvt.org](mailto:mhahn@communitycapitalvt.org)

Northern Community Investment Corporation  
51 Depot Square, Suite 2  
St. Johnsbury, VT 05819  
Microlending: Jude Hamel  
Phone: 603-536-2202  
Email: [jhamel@ncic.org](mailto:jhamel@ncic.org)

Vermont Community Loan Fund, Inc.  
15 State Street  
Montpelier, VT 05601  
Microlending: Rachel Beuchler  
Phone: 802-223-1448  
Email: [Rachel@vclf.org](mailto:Rachel@vclf.org)

For more details, visit <http://www.sba.gov/content/microloan-program>

Source: Small Business Administration



## Vendor Roadmap Initiative . . .

**Continued from page 1**

and benefit from city contracting: as a prime vendor or part of the vibrant and crucial sub-contracting market.

For those businesses ready to begin the process, each step imparts knowledge which, until now, may have been difficult for vendors inexperienced in city procurement to obtain, such as information regarding procurement plans, vendor assistance, and opportunities for pre-qualification. Vendors that have recently won city contracts will learn about what to expect in the time between winning a contract and getting their first payment.

Vendor Roadmap also includes information dedicated to vendors seeking to qualify as minority- or women-owned business enterprises (MWBE) and emerging business enterprises (EBE). Earlier this year, Comptroller Stringer released a letter grading system for how well city agencies had met goals to encourage spending with MWBEs. Overall, the city received a "D" for its efforts.

"We must constantly find new and innovative ways to bring city government to New Yorkers. Local businesses are the bedrock of our city's neighborhoods. With billions of dollars spent each year, we need to ensure that small business owners, and the communities in which they operate, are well-positioned for growth. We look forward to working with vendors to improve this product as we continue to find ways to help create economic opportunity in our city," Mr. Stringer said.

The home page of Vendor Roadmap includes this brief introduction:

"Welcome to the Vendor Roadmap: A Guide for Doing Business with the City of New York. New York City is one of the largest contracting

jurisdictions in the nation, averaging more than \$20 billion annually in the past two fiscal years in registered contracts for various supplies, services, and construction. The comptroller's office is committed to ensuring fairness and competition in city procurement as well as encouraging qualified vendors to seek contracting opportunities. Explore how to do business with the city using this Roadmap, presented as a step-by-step outline for enrolling as a city vendor, understanding the procurement process, and growing your business. Each step contains essential requirements and information for vendors to consider as well as links to valuable resources. Browse through each of the sections or jump to a particular step if you have a specific inquiry."

Below a six-point menu of process stages, the home page also offers these considerations:

"The Roadmap is primarily geared towards businesses seeking to do work with the city as prime contractors. However, because many city subcontracting opportunities exist for new and/or small businesses, we've included some practical considerations at various points within the six steps, identified as 'Subcontractor Notes' features for this audience.

"The information contained in the Roadmap is intended to be helpful guidance in navigating the city's procurement process. This information should be used in conjunction with instructions from the various resources we cite . . ."

"At this time, the information contained in the Roadmap is designed for use when considering doing business with mayoral agencies only . . ."

At the bottom of the home page is a complete set of links to mayoral agencies.

Vendor Roadmap: [www.comptroller.nyc.gov](http://www.comptroller.nyc.gov)

Source: **New York City Comptroller**

"I have always had the peace of mind knowing that the Small Business Exchange has been one hundred percent in compliance with the minority regulations from the various owners that we bid projects with. The Small Business Exchange has a professional and competent staff and I have nothing but the highest praise for the Small Business Exchange."

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### CALENDAR OF NORTHEAST EVENTS



2014

**Capital Matchmaking/Business Coaching**  
Tuesday, December 2, 2014, 1:00–4:00 pm  
Crowne Plaza Hotel, 1 West Street, Ball Room,  
Pittsfield, MA  
Main Sponsor(s): Small Business Administration  
Contact: 413-785-0484, [oreste.varela@sba.gov](mailto:oreste.varela@sba.gov)  
Fee: Free

Entrepreneurs, including business owners, seeking financing can meet with representatives from area banks, development agencies, micro lenders, state and local programs to learn about funding options. Attendees can also meet with a variety of business coaching services. Entrepreneurs can meet up to six (6) lenders and/or service providers for twelve minutes each. Attendees may want to come prepared with their elevator speech, business plan, and credit report.

**SBA-U: Building a Better Bid: Joint Venture and Teaming Agreements: Government Contracting**  
Wednesday, December 3, 2014, 6:00–7:30 pm  
257 West Genesee Street, Buffalo, NY  
Main Sponsor(s): Small Business Administration  
Contact: Greg Lindberg, [gregory.lindberg@sba.gov](mailto:gregory.lindberg@sba.gov)  
Fee: Free

In this program we'll discuss costs and benefits of joint venture and teaming agreements that can permit multiple businesses to pool their resources and experience, potentially increasing the odds of success in the bidding process.

**Exploring Business Ownership (Webinar)**  
Wednesday, December 3, 2014, 9:30–10:30 am  
Main Sponsor(s): Small Business Administration  
Contact: Chris Herriman, [chris.herriman@sba.gov](mailto:chris.herriman@sba.gov)  
Fee: Free

Do you have an idea to start your own business? Learn what it takes to pursue a small business venture and where to find local resources to help you. Attend this free webinar on the basics of starting a small business. Join in from your home or office via a conference call and Internet on the third Wednesday each month from 1:30 to 2:30 pm (EST). To access the call, dial toll free: 1-888-294-8505; when prompted enter the access code of 3426809. To view online, log onto <http://www.connectmeeting.att.com> and use the meeting number of 8882948505 and the also the same code of 3426809. For more information, contact [chris.herriman@sba.gov](mailto:chris.herriman@sba.gov).

**Napkin Note Biz Plan Workshop**  
Friday, December 5, 2014, 9:00 am–4:30 pm  
One Bridge Street, Plymouth, NH  
Main Sponsor(s): Enterprise Center at Plymouth  
Contact: Kim Beardwood Smith, [kim@enterprisecenternh.com](mailto:kim@enterprisecenternh.com)  
Fee: \$49

Business and marketing professional Ally Piper, owner of Brighteyes Creative, leads this hands-on business-planning workshop. Ally will walk business owners and entrepreneurs through the steps and stages of developing and growing their business on their terms. Using Ally's Napkin Note Biz Plan system as a guide, you will learn her wash and repeat system for consistent growth that keeps your business moving forward. You'll learn how to streamline your efforts to build a consistent marketing machine, leveraging tools and technology to save time while still getting the word out on a consistent basis. And more!

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