

SMALL BUSINESS

EXCHANGE NORTHEAST

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



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Construction Employment Increases in Thirty-Nine States, Varies in the Northeast

ARLINGTON—Construction firms added jobs in thirty-nine states from July 2013 to July 2014 and in thirty-four states from June to July, according to an analysis today of Labor Department data by the Associated General Contractors of America. Association officials said the employment gains are good news, but that the pipeline of skilled craft workers, supervisors, and other employees appears to be emptying rapidly.

“The overall trend in construction employment has been very consistent in 2014, with more than three-fourths of states adding jobs each month on a year-over-year basis,” said Ken Simonson, the association’s chief economist. “However, growing numbers of contractors say they are having trouble finding skilled workers or subcontractors that can supply such workers.”

Nevada experienced the largest percentage increase in construction employment between July 2013 and July 2014 (13.4 percent, 7,500 construction jobs), followed by Delaware (13.3 percent, 2,600 jobs) and Florida (11.1 percent, 40,600 jobs). Florida again led all states in the

number of construction jobs added in the latest twelve months, followed by Texas (23,600 jobs, 3.8 percent) and California (22,600 jobs, 3.6 percent).

The District of Columbia and eleven states shed construction jobs during the past twelve

months, with New Jersey again losing the highest percentage and total (-6.5 percent, -8,900 jobs). Other states that lost a high percentage of jobs include West Virginia (-5.8 percent, -2,000 jobs), Mississippi (-5.6 percent, -2,900 jobs), and Arizona (-4.8 percent, -5,900 jobs). Arizona lost the second-highest number of construction jobs during the year, followed by Mississippi, then West Virginia.

Delaware had the largest percentage gain (5.7 percent, 1,200 jobs) among the thirty-four states that added workers to construction payrolls between June and July. Other states adding large percentages of workers in the month included Alabama (4.9 percent, 3,800 jobs), Kentucky

(3.4 percent, 2,200 jobs), New Mexico (3.1 percent, 1,200 jobs), and Virginia (2.6 percent, 4,700 jobs). Virginia added the most workers during the month, followed by Florida (4,400 jobs, 1.1 percent), Texas (4,000 jobs, 0.6 percent), and Alabama.

Fifteen states and DC lost construction jobs between June and July, while construction employment was unchanged in Rhode Island. California lost the most construction jobs during the month (-6,400 jobs, -1.0 percent). Other states with large monthly declines in total construction employment included New York (-3,500 jobs, -1.1 percent); Georgia (-1,500 jobs, -1.0 percent); Nebraska (-1,400 jobs, -3.0 percent); and Kansas (-1,100 jobs, -1.8 percent). Nebraska had the highest monthly percentage decline, followed by West Virginia (-1.8 percent, -600 jobs) and Kansas.

Association officials said it is encouraging that a large majority of states added construction jobs for the year and the month. However, they cautioned that construction firms in many parts of the country appear to be experiencing varying

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Women Flexing Economic Muscles, Starting More Than 1,200 New Businesses Each Day

Editor’s note: American Express OPEN recently released its fourth annual State of Women-Owned Businesses Report comparing the performance of women entrepreneurs by state and major metropolitan areas.

NEW YORK—Women are starting 1,288 (net) new businesses per day, which is double the rate from only three years ago, according to the 2014 *State of Women-Owned Businesses Report*, commissioned by American Express OPEN. The report includes detailed analysis of data from the United States Census Bureau and finds that during the past seventeen years, the number of women-owned businesses has increased at 1.5 times the national average.

As daily business creation hits a record pace, the number of women-owned firms reached a new milestone in 2014. The fourth annual report estimates that there are more than 9.1 million women-owned businesses in the United States (compared to 8.6 million in 2013). These businesses generate more than \$1.4 trillion in revenues, employ 7.9 million people, and account for thirty percent of all enterprises.

During the past seventeen years, women-owned businesses have steadily increased their influence on the US economy. Since 1997, women-owned firms have:

- Increased in number by sixty-eight percent
- Grown revenues by seventy-two percent
- Added eleven percent more jobs

With regard to job creation, these businesses have emerged from the recent recession as second only to publicly traded companies in the US with two hundred seventy-four thousand net new jobs since 2007.

“The report clearly shows that women are choosing the path of entrepreneurship at record rates,” said Randi Schochet, vice president of brand strategy and activation, American Express OPEN. “Imagine the economic impact if more of these new ventures were transformed into thriving businesses. This is why American Express OPEN remains so passionately dedicated to helping women entrepreneurs become successful business owners.”

To help women business owners reach their full potential, American Express OPEN recently launched *OPEN for Women: CEO BootCamp* (www.americanexpress.com/us/small-business/openforum/ceobootcamp), which is designed to immerse women CEOs in the fundamental pillars for success: confidence, competence, and connections. The initiative, now in its second year, works with leading academics, major advocacy organizations, and a who’s who of visionaries to help women entrepreneurs grow their businesses through live events, exclusive content, and online networking communities.

Firms Owned by Women of Color Experience Greatest Growth

From 1997 to 2014, the number of firms owned by women of color skyrocketed two hundred sixteen percent from just under one million to an estimated 2,934,500 (compared to sixty-eight percent for all women-owned firms in the same period). Businesses owned by women of color jumped from one in six (seventeen percent) of all women-owned firms to one in-three (thirty-two percent) in the same time period. Growth in employment (eighty-five percent) and revenues (one hundred sixty-eight percent) of firms owned by women of color topped growth rates of all

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Advancing the Dream

I HAVE A DREAM
MARTIN LUTHER KING, JR.



The Publisher

The glasses I wear surfing the Internet for news are not rose colored. But the more I read of injustice, cruelty, tragedy, cheating—the more my rebellious nature rises.

We. Must. Not. Give. In.

Freelance reporter and columnist Sue Stafford seems a kindred spirit. She writes of her esteem for Wendell Berry:

At eighty . . . he is a man of conscience and conviction, often at odds with the times in which we live. His writing reflects his belief that we, as a society, are losing the very things that matter most (our land, our moral compass, our obligation to our fellow human) to our unquenchable desire for modernization, technology, and the almighty dollar. . . .

The moral significance of his writing and the integrity of the man himself is finding new and expanding favor with those among us who desire a less complicated world, where a person's word means something, where our relationship to the land is as gentle stewards, and our concern is as great for the welfare of others as it is for ourselves.

Every time I read anything by Berry, my convictions are strengthened and I don't feel so hopeless in the face of the screaming headlines and the non-stop newscasts replaying the horrors of man's basest nature. My little piece of paradise . . . keeps me sane, but it's sometimes difficult to not have the daily news give rise to disturbing angst. It is that very disturbance which prods me to positive action and refocusing my own moral compass and my own daily actions. My discomfort with the condition of the world encourages me to move with kindness, courtesy, and generosity in my corner of the universe.

Even before we started Small Business Exchange thirty years ago, Valerie's and my "discomfort with the condition of the world" has fueled our work. Are we Pollyannas to believe that big businesses, small ones, and public agencies can fruitfully work together to benefit all?

"No!" we protest. We do believe.

Protest that endures is motivated by something far more humble than any prospect of public success—it endures simply because acquiescence would be detrimental to one's own heart and spirit. —Wendell Berry

Essential Connections Make a Positive Difference in Life

By Marie Sheahan Brown

Electricity connects.

The potent cumulonimbus discharges a bolt of electrical energy, zigzagging from heaven to earth, and splits an enormous pine spirally from top to bottom. Harnessed rivers connected to electric power lines heat and illuminate cities hundreds of miles away. Batteries capturing electrical energy propel cars conducting people from one place to another. Static electricity annoyingly connects a woman's skirt to her nylons. Electricity animates human and animal bodies through extraordinarily sophisticated nervous systems connecting the brain with all other parts.

Electricity powers a laptop connected to a database via Wi-Fi, a phone linked to fiber-optic cables connecting a Small Business Exchange reporter



in a national forest with an electrical company vice president in New York in 2012. Two years later, complex electrically charged memory trails awaken the reporter early one morning with the inspiration to write a profile of Stanley Smith, to record both on paper and digitally her impression of a memorable man.

In early November 2012, Mr. Smith answered a phone call to Morales Electrical Contractors in Rockville Centre, New York, a village on Long Island ten miles east of JFK International Airport. What first made the call unusual was Mr. Smith's sincere interest in knowing about the company—Small Business Exchange—on the other end of the line. Who are we? Why are we calling on behalf of a prime contractor to inform Mr. Smith about a contracting opportunity in New York?

He was pleasantly curious about our business, our founders, and our purpose. He was pleased to learn of Gerald Johnson's many-decades activism (one could say "chutzpah") on behalf of civil rights and business opportunities for disadvantaged business enterprises. He felt a connection with Mr. Johnson because, he said, he himself had been working for decades for similar causes in New York and New Jersey.

On that chilly November 2012 morning, he told the humorous story of a well-intentioned gesture that sparked a surprising controversy. In 2006, Mr. Smith had written GEICO, the large insurance company, an appreciative letter about his recent experience with the insurer's services when his car was damaged. GEICO had then decided to feature him in a television ad (still easily found on YouTube). In the spot, he calmly described his experience; seated beside him was Charo. The flamboyant fabulously talented (and "intellectually brilliant," according to Mr. Smith) Flamenco guitarist gesticulated in trademark fashion, interpreting his words in rapid Spanish and English.

This commercial unexpectedly drew fire from then-Connecticut Attorney General Richard Blumenthal, acting on a complaint from the Auto Body Association of Connecticut. Mr. Blumenthal deemed it "misleading" when Mr. Smith said, in the commercial, "GEICO repaired it within a few days, like new." He meant that the insurance company had promptly approved payment for the repairs through a company-approved shop; Mr. Blumenthal and the Auto Body Association had objected that GEICO hadn't, in fact, performed the repairs.

The Hartford Courant covered the story in a September 2006 article that opened, "Attorney General Richard Blumenthal, who likes to take on fights big and small, may have met his match—Stanley Smith, the customer featured in a GEICO commercial that the state official called deceptive." Mr. Smith, then seventy-three, on his own volition wrote to Blumenthal defending GEICO. The letter stated, "Hopefully, the attorney general will realize that the issue created by the Auto Body Association of Conn. is insignificant and does not warrant the efforts of his good office."

The Courant article's concluding paragraph captured what seems to be a key aspect of Mr. Smith's character: "Making the ad . . . made me feel good," he is quoted. "If we can make a difference in some way or form, that's my nature." And praising people "makes them go a little further."

Mr. Smith's interest in people, in making a positive difference, in connecting with entities and individuals, seems part and parcel of his much deeper and essential connection with an ancient tradition that promotes these values. *The Jewish Star*, published in Nassau County, Long Island, carried a long feature in September 2012 highlighting Mr. Smith's early connection with the influential justice-effecting Rabbi Avrohom Kalmanowitz, founder of the Mirrer Yeshiva in Brooklyn, New York.

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Small Business Voices

Editor's note: August was National Black Business Month—an observance of 31WAYS31DAYS promoted by one of its national media sponsors, Small Business Exchange. On August 28, John William Templeton, a cofounder of National Black Business Month, posted an article about Gerald Johnson and Valerie Voorhies of Small Business Exchange. We excerpt.



To the SBE-NE Editor:

Thursday is our day to embrace the role of media that tells our stories and champions our causes as one of the core industries that enhances every other endeavor. With the likes of Gerald and Valerie [Voorhies] Johnson on the battlefield, the struggle for economic justice is constantly reinvigorated.

The editors of Small Business Exchange Northeast are very grateful for the opportunity to work with Gerald and Valerie, tireless leaders in advancing the dream.



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AWARDS

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

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

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

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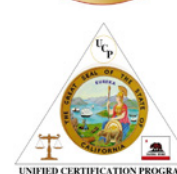
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Kiewit – Weeks – Massman

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.

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

Diversity Contract Manager

137 Bayway Avenue • Elizabeth, NJ 07202
201-571-2571 • KWMdivcontracting@kwmjv.com

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

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



SMALL BUSINESS EXCHANGE NORTHEAST

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

www.sbenortheast.com
800-800-8534

SMALL BUSINESS EXCHANGE NORTHEAST

SBE OUTREACH SERVICES

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

Advertisements

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

Fax, Email, and Postal Solicitations

Targeted mailings sent to businesses chosen according to your criteria

Live Call Center Follow-Up

Telephone follow-up calls using a script of five questions that you define

Computer Generated Reports

Complete documentation that will fit right into your proposal, along with a list of interested firms to contact

Special Services

Custom design and development of services that you need for particular situations such as small business marketing, diversity goal completion, and agency capacity building

Call for more information: 800-800-8534



TAPPAN ZEE CONSTRUCTORS, LLC

An Equal Opportunity Employer / Contractor

Is seeking DBE firms for Subcontract Opportunities

NEW NY BRIDGE PROJECT

OWNER: NEW YORK STATE THRUWAY AUTHORITY

Located in Westchester & Rockland Counties, New York

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

TZC Vendor Database

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

Business Orientation Meetings

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

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.

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

Contracting Opportunities

Local Construction Workforce Information Session



Kosciuszko Bridge Project (Phase 1)



Today



Future

Bulova Corporate Conference Center
75-20 Astoria Boulevard, Queens, NY 11370

September 10
1:30 - 3:30 pm

Learn about different organizations that help support training and recruitment in the construction industry.



Nontraditional Employment for Women offers a free, six-week training program that prepares women for union careers in the skilled construction, transportation, facilities maintenance, green, and energy industries. For over thirty-five years, NEW has helped women achieve economic independence and a secure future.



Construction Skills is dedicated to preparing a trained and skilled workforce from diverse communities throughout the five boroughs for careers in the unionized construction industry.

NEW YORK CITY



Helmets to Hardhats is a national nonprofit program that connects National Guard, Reserve, retired and transitioning active-duty military service members with skilled training and quality career opportunities in the construction industry.

Meet representatives from the different unions that will be working on the Kosciuszko Bridge Project!

Join us for a presentation and networking opportunities!

Please RSVP by September 9, 2014:
Julia.Maxwell@skanska.com • 718-340-0939
46-36 54th Road #2, Maspeth, NY 11378

Bridges

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: September 18, 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

Please explore our revised website page at this direct link:
http://www.sbenortheast.com/database/bid_database/

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

NORTHEAST LOCATIONS

CONNECTICUT

RECONSTRUCTION OF I-84

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

NEW YORK

VA COMMUNITY BASED OUTPATIENT CLINIC (CBOC)

Location: Saint Lawrence County, New York
Respond By: 09/29/14
Ref #: VA52813R0247
Pre-Bid Conf:
NAICS: 621498
License Req:
Description: Available through electronic services
Owner: Department of Veterans Affairs
Contact: Lisa Tompkins, 315-425-4846

MAINE

SPECIAL ENVIRONMENTAL CONTAINER

Location: Portsmouth Naval Shipyard, Kittery, Maine
Respond By: 09/11/14
Ref #: SPMYM314Q7104
Pre-Bid Conf:
NAICS: 332439
License Req:
Description: Available through electronic services
Owner: Department of the Navy
Contact: Donna Getz, 207-438-2386

RHODE ISLAND

RESIDENTIAL REENTRY CENTER SERVICES AND HOME CONFINEMENT SERVICES

Location: Within the state of Rhode Island
Respond By: 11/25/14
Ref #: RFP-200-1265-ES
Pre-Bid Conf:
NAICS: 623990
License Req:
Description: Available through electronic services
Owner: Department of Justice, Bureau of Prisons
Contact: William R. Prebble, Contract Specialist, 202-307-2541, wprebble@bop.gov; Linda D. Townsel, Contract Specialist, 202-616-6150, fx202-307-1146, ltownsel@bop.gov

MASSACHUSETTS

US GOVERNMENT SEEKS LEASE OFFICE SPACE

Location: Amherst, Massachusetts
Respond By: 09/09/14
Ref #: 4MA0192
Pre-Bid Conf:
NAICS: 531120
License Req:
Description: Available through electronic services
Owner: General Services Administration
Contact: Carrie Rosenman, Leasing Specialist, 617-565-5824, carrie.rosenman@gsa.gov

VERMONT

BIATHLON IMPROVEMENTS 2014

Location: Jericho, Vermont
Respond By: 09/17/14
Pre-Bid Conf: Mandatory, Friday, September 5, 2014, at 11:00 am, 91 Ethan Allen Road, Jericho, Vermont
License Req:
Description: Available through electronic services
Owner: Vermont Department of Buildings and General Services, Office of Purchasing and Contracting
Contact: Deborah Damore, 802-828-2211, fx802-828-2222, SOV.ThePathForward@state.vt.us

NEW HAMPSHIRE

INSTALLATION OF A RUNWAY END IDENTIFIER LIGHT SYSTEM TYPE FA-19900 REIL

Location: Runway 28, Mount Washington Regional Airport, Whitefield, New Hampshire
Respond By: 09/11/14
Ref #: DTFAEN-14-R-31437
Pre-Bid Conf:
NAICS: 237990
License Req:
Description: Available through electronic services
Owner: Department of Transportation, FAA
Contact: Lawrence Hill, larry.hill@faa.gov, 731-238-7665

NEW JERSEY

RECYCLED PLASTIC BENCHES

Location: New Jersey Center for Contracting and Commerce, Picatinny Arsenal, New Jersey
Respond By: 09/30/14
Ref #: W15QKN-14-T-1491
Pre-Bid Conf:
NAICS: 325211
License Req:
Description: Available through electronic services
Owner: Department of the Army, Army Contracting
Contact: Diana Harris, 609-562-2414

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

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

A printed copy of our monthly Small Business Exchange Northeast newspaper sent by first-class mail

A digital copy of each monthly newspaper

Our extra Small Business Exchange Northeast digital edition that usually includes one informational article and all current sub-bid requests and other advertisements

Access to our expanding clickable trapline of bid and procurement site links in the Northeast states



CITY AND COUNTY OF SAN FRANCISCO DEPARTMENT OF PUBLIC WORKS

Contract No. 2268J
(ID No. FCE14138)
**PAVEMENT RENOVATION AND
SEWER REPLACEMENT,
VARIOUS LOCATIONS NO. 18**

Sealed bids will be received at 1155 Market Street, 4th Floor, San Francisco, California 94103 until **2:30 pm on September 10, 2014**, after which they will be publicly opened and read. Digital files of Bid Documents, Plan Holders Lists, and Addenda may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents Download site at www.sfdpw.org/biddocs, or purchased on a CD format from 1155 Market Street, 4th Floor, San Francisco, CA 94103, telephone 415-554-6229, for a non-refundable \$15.00 fee paid by cash or check to "Department of Public Works." Please visit the DPW's Contracts, Bid Opportunities, and Payments webpage at www.sfdpw.org for more information. Notices regarding Addenda and other bid changes will be distributed by email to Plan Holders.

The work is at various locations throughout San Francisco and consists of pavement renovation, curb ramp construction, sewer replacement, traffic routing, and all other associated work. The time allowed for completion is 180 consecutive calendar days. The engineer's estimate is approximately \$1,700,000. For more information, contact the project manager, Ramon Kong, at 415-554-8280.

This Project shall incorporate the required partnering elements for **Partnering Level 1**. Refer to Section 01 31 33 for more details.

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

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

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is **25% LBE**. Call Finbarr Jewell at 415-252-2513 for details. In accordance with SFAC Chapter

14B requirements, all bidders, except those who meet the exception noted below, shall submit documented good faith efforts with their bids and must achieve 80 out of 100 points to be deemed responsive. Bidders will receive 15 points for attending the pre-bid conference. Refer to CMD Form 2B for more details. Exception: Bidders who demonstrate that their total LBE participation exceeds the above subcontracting goal by 35% will not be required to meet the good faith efforts requirements.

A pre-bid conference will be held on **August 28, 2014, 2:30 pm**, at 1680 Mission Street, 3rd Floor.

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

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

Class "A" license required to bid.

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

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

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

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

8/14/14
CNS-2653960#
SMALL BUSINESS EXCHANGE



UNIVERSITY OF CALIFORNIA IRVINE

NOTICE INVITING GENERAL CONTRACTOR PREQUALIFICATION

Prequalification questionnaires will be received by the **University of California, Irvine (UCI)** from general contractors (GC) wishing to submit **DESIGN BUILD proposals for the MED ED 4TH FLOOR—ULTRASOUND INSTITUTE, PROJECT NO. 994640**.

Prequalification questionnaires will be accepted from contractors teamed with architects that have completed comparably sized design-build projects as described in the questionnaire.

DESCRIPTION: The proposed Med Ed 4th Floor—Ultrasound Institute project will consist of an approximately new 3540 gsf Med Ed 4th Floor Ultrasound Training Facility located in the Medical Education Building 4th Floor south wing which is currently shell space. Project completion time: 6 months.

PROJECT DELIVERY: Design Build

ESTIMATED DESIGN AND CONSTRUCTION COST: \$710,000



UNIVERSITY OF CALIFORNIA
SANTA CRUZ

UNIVERSITY OF CALIFORNIA SANTA CRUZ

ADVERTISEMENT FOR BIDS

Subject to conditions prescribed by the University of California, Santa Cruz, sealed bids for a lump-sum contract are invited for the following work:

Natural Sciences II—Re-Roof Exhaust Fan Area
Project Number: 2500-072

Description of Work: Provide all set-up, equipment, labor, and materials to provide new PVC roofing system at the Natural Sciences II equipment area. Provide demolition, asbestos remediation, tapered insulation, sheet metal flashing, exterior painting, and drain inserts.

Procedures: Bidding documents will be available at **1:00, Monday, July 28, 2014**, at www.ucsc-planroom.com for review and free download. Bidders must attend a **mandatory** pre-bid conference on **Tuesday, July 29, 2014, at 2:00 pm** in the PP&C Conference Room.

PROCEDURES: Prequalification questionnaires were available electronically at **2:00 pm on 6/23/14** from UCI Design and Construction Services.

Mandatory Prequalification Conference begins promptly at **2:30 pm on 9/4/14** at UCI Newkirk Alumni Center, Conference Room A, 450 Alumni Court, Irvine, CA 92697 (corner of University Drive and Mesa Road). Permit parking in Lot 14.

Prequalification questionnaires must be received by **2:00 pm on 9/19/14** only at UCI Design and Construction Services, 101 Academy, Suite 200, Irvine, CA 92697.

UCI reserves the right to reject any or all responses to this notice, to waive non-material irregularities, and to deem contractors prequalified to submit proposals for the project. To prequalify, contractors must agree to comply with all proposal conditions including state prevailing wages, 10% bid bond, 100% payment and performance bonds, and insurance requirements. A contract will be awarded to the contractor/architect team ("design builder") who offers UCI the best value. General Building "B" California Contractors License required.

Every effort will be made to ensure that all persons have equal access to contracts and other business opportunities with the university within the limits imposed by law or university policy. Each bidder may be required to show evidence of its equal employment opportunity policy.

Contact Lynn Javier (949) 824-7145, lynagafu@uci.edu for the questionnaire.

Bids will be received only at: PHYSICAL PLANNING AND CONSTRUCTION, CONTRACTS OFFICE, UNIVERSITY OF CALIFORNIA, SANTA CRUZ, 1156 HIGH STREET, SANTA CRUZ, CA 95064.

Bid Deadline: Sealed bids must be received on or before **3:00 PM, TUESDAY, AUGUST 12, 2014**.

The successful bidder will be required to have the following California current and active contractor's license at the time of submission of the Bid: **GENERAL BUILDING CONTRACTOR—B**.

Every effort will be made to ensure that all persons have equal access to contracts and other business opportunities with the university within the limits imposed by law or university policy. Each bidder may be required to show evidence of its equal employment opportunity policy. The successful bidder and its subcontractors will be required to follow the nondiscrimination requirements set forth in the bidding documents and to pay prevailing wage at the location of the work.

The work described in the contract is a public work subject to section 1771 of the California Labor Code.

Estimated Construction Cost: \$92,500.

**THE REGENTS OF THE UNIVERSITY
OF CALIFORNIA**
University of California, Santa Cruz, July 2014

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

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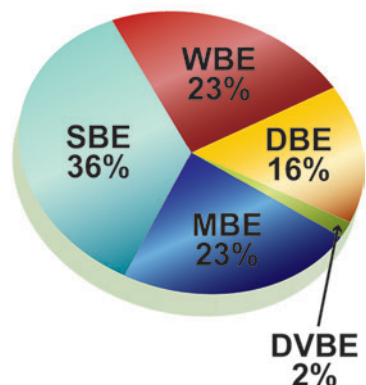
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**American
Bridge**

**Route 7 Hackensack River
Wittipenn Bridge Contract 3
New Jersey DOT No: 14129
Bid Date: September 18, 2014**

Construction DBE Opportunities

American Bridge Company is seeking DBE firms for subcontracting opportunities for the Route 7 Hackensack River Wittipenn 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 if interested in bidding or for further information.

Project



Time Management: Six Tips to Manage Your Availability

By Odette Pollar

Have you ever felt that you would hurl something at the sight of the next smiling face asking for a moment of your time? Do you have those days when it seems as though you will never finish anything because of questions, interruptions, unsolicited comments, and chitchat? Working with tight time schedules, combined with increasing amounts of paperwork, email, faxes, and special projects thrown at you, managing your available time and reducing interruptions is no longer an option. Your work product, not to mention your sanity, is at stake.

1. Set the Tone of the Conversation

Subtle cues often carry more weight than the spoken word. When people come to your desk do you sit back, push your chair away, turn to face them, smile, and basically do the equivalent of put your feet up? Do you ask the fatal question, "What's up?" Resting your head on your hand, leaning against a desk or a doorway, and rocking back and forth are all behaviors that say, "I'm relaxed, I have time, let's shoot the breeze."

Instead of "Hi, how are things?" or "What's new?" try these friendly yet professional openings: "How may I help you?" or "What can I do for you?" or "Is there something you need?" Initially, keep your pen poised, fingers on the

keyboard, or phone in hand. A pleasant yet crisp tone of voice goes a long way to relaying a subtle message of business first, socializing later.

2. State Your Time Constraints

If you only have a few minutes or if you are busy, say so. "I am very busy at this time, can we talk later, or may I refer you to someone who may be able to help you immediately?" Let them make the choice of you later, or someone else now.

3. Steer the Conversation

Beware of visitors with compound agendas. They ostensibly come to discuss a purchase order problem, but once that has been taken care of, you discover that the mail room is still mixing up deliveries and the new retrieval system is not working as well as expected. Just when you think the issue has been handled, suddenly a new problem is introduced. Try a list-making strategy with multipurpose talkers: Taking brief notes forces them to be clear and specific while it allows you to get agreement on which issues will be discussed. If writing is not your style or seems forbidding, ask them to choose the most critical issue and work that one to conclusion. Table the others for later.

4. Beware the Leaping Monkey

When approached with a seeming problem, be sure you are clear about who has responsibility for tackling it. In your zeal to get back to your

interrupted work, be cautious about accepting extra duties. For example, your offer to "look into it," get a list together, call someone else, help make the plan, may make your visitors quite happy—but it produces a new task for you. Was it proper for you to take on this extra work? Turn the conversation around and offer to approve the list or sign off on the plan. Know the difference between a request for you to oversee work and requests for you to actually do the work. Beware of the upward delegator.

5. Take Charge

Just because you are in the office does not automatically mean that you are available. Schedule appointments as much as possible, and that includes telephone appointments. Setting a specific time for call backs allows you and the caller to be prepared and cuts down on the number of missed calls or "tag you are it" messages. Allowing voicemail to pick up calls for an occasional hour here and there will help.

6. Happy Endings

It is helpful to signal that your conversation is at an end. Closing statements should not be abrupt, annoying, condescending, or patronizing. Use a firm but courteous ending statement: "If that is all, I will get started on this right away," or "If there is nothing more, let's finish here and we'll get back together tomorrow afternoon."

Cueing the person that time is running out is a graceful way to signal the end. For example, "Before we finish . . ." or "Before we wrap it up here . . ." or "I see that our time is almost up; is there anything else?"—all of these let the person feel at ease, that your attention is still with them, but that ending would be appreciated. Your time as well as theirs is a valuable resource. You can help them to manage it better while also respecting yours.

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.



Women Starting More Than 1,200 New Businesses Daily . . .

Continued from page 1

women-owned firms (ten percent and sixty-three percent respectively) by wide margins.

Geographic Trends

The states with the fastest growth in the number of women-owned firms between 1997 and 2014 are:

1. Georgia (one hundred eighteen percent)
2. Texas (ninety-eight percent)
3. North Carolina (ninety-one percent)
4. Nevada (ninety-one percent)
5. Mississippi (eighty-one percent)

The states with the lowest growth in the number of women-owned businesses between 1997 and 2014 are:

47. Vermont (thirty percent)
48. Kansas (thirty percent)
49. Iowa (twenty-three percent)
50. West Virginia (twenty-three percent)
51. Alaska (eleven percent)

The states with the highest combined economic clout for women-owned firms—a measurement averaging the rankings in growth in number, revenues, and employment among women-owned businesses—from 1997 to 2014 are:

1. North Dakota
2. District of Columbia
3. Nevada
4. Arizona (tied for fourth)
5. Georgia (tied for fourth)

The states with the lowest combined economic clout for women-owned firms—a measurement averaging the rankings in growth in number, revenues, and employment among women-owned businesses—from 1997 to 2014 are:

46. Kentucky (tied for forty-sixth)
46. Wisconsin (tied for forty-sixth)
48. Ohio
49. Rhode Island
50. Vermont
51. Iowa

Of the twenty-five most populous metropolitan areas, the cities with the highest combined economic clout for women-owned firms—a measurement averaging the rankings in growth in number, revenues, and employment among women-owned businesses—from 2002 to 2014 are:

1. San Antonio, Texas
2. Atlanta, Georgia
3. Baltimore, Maryland
4. Houston, Texas
5. Portland, Oregon

Of the twenty-five most populous metropolitan areas, the cities with the lowest combined economic clout for women-owned firms—a measurement averaging the rankings in growth in number, revenues, and employment among women-owned businesses—from 2002 to 2014 are:

21. Miami, Florida
22. Boston, Massachusetts
23. Pittsburgh, Pennsylvania
25. San Francisco, California (tied for twenty-fifth)
25. Saint Louis, Missouri (tied for twenty-fifth)

Study Methodology

The *State of Women-Owned Business Report*, commissioned by American Express OPEN, is

based on data from the United States Census Bureau, specifically their business census, the Survey of Business Owners (SBO), which is conducted every five years in years ending in 2 and 7. Data from the past three censuses—1997, 2002, and 2007—were collated, analyzed, and projected forward to 2014, factoring in relative changes in Gross Domestic Product (GDP) not only nationally but also at industry and state levels. State-level GDP changes over the period of analysis are applied to the estimates of change at the metropolitan level. Please note that the metropolitan area trends can only be analyzed back as far as the 2002 Economic Census because the boundaries of metropolitan areas were changed after Census 2000.

This report was prepared for American Express OPEN by Womenable, a research, program, and policy development consultancy whose mission is to improve the environment for businesses owned by women worldwide.

Womenable pursues this mission by working with stewards of women entrepreneurship around the world—policy makers, multilateral organizations, corporate decision makers, entrepreneurial support organizations, and the general women's business community—to evaluate, implement, and improve policies and programs to support women's enterprise development. Learn more by visiting www.womenable.com.

The fourth annual report was published in March 2014. Opinions and analysis contained in the report represent the opinions and analysis of Womenable, and do not necessarily represent the opinions or analysis of American Express Company or its affiliates, subsidiaries, or divisions.

For more detailed information on the 1997, 2002, and 2007 Economic Censuses, you may visit:

http://www.census.gov/econ/census07/www/get_data.html (the 1997 Economic Census data is no longer available electronically). A preview of upcoming changes for the 2012 Economic Census may be found at: http://www.census.gov/econ/census/new_for_2012.html.

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Source: American Express OPEN

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NAACP Partners with Dunkin' Brands to Grow Franchises

The National Association for the Advancement of Colored People (NAACP) has announced its partnership with Dunkin' Brands Group, Inc. (Nasdaq: DNKN), the parent company of Dunkin' Donuts and Baskin-Robbins, to create a Diversity Franchising Initiative to increase the number of African American-owned franchise businesses in the United States. Through the partnership, Dunkin' Brands and the NAACP will collaborate to offer people of color in-depth franchising education and training as well as assistance in overcoming the financial challenges related to becoming a franchise owner. The partnership was announced at the NAACP's 105th Annual Convention in Las Vegas.

"Franchising can be a powerful economic tool that further enables the African American community and others to realize the American dream of business ownership," said NAACP President and CEO Cornell William Brooks. "We are excited to announce this unique partnership with Dunkin' Brands and to improve opportunities for people of color in the franchising sector because of the substantial impact these agreements have on empowering and employing people of color."

"The Dunkin' Brands Diversity in Franchising Initiative will provide education, networking opportunities, and information on critical topics including access to capital," said Dedrick Muhammad, senior director of the NAACP Economic Department. "Ultimately, we hope this program helps to increase the number of African

American franchise business owners in the US in both the short and long term."

This initiative is a part of Dunkin' Brands's ongoing efforts to provide resources to help qualified franchisee candidates overcome barriers associated with financing, including providing guidance on business plan development, facilitating access to capital, and forging relationships with local community lenders.

"We are proud to launch this partnership with the NAACP. Working together, our goal is to increase African American participation in the franchise industry, not just with Dunkin' Donuts and Baskin-Robbins, but across a wide spectrum of franchising concepts available in the marketplace," said Grant Benson, CFE, vice president of global franchising and business development, Dunkin' Brands. "Additionally, we believe this partnership will enable Dunkin' Brands to build a larger, more diverse pool of franchise candidates, accelerate our expansion in new and existing markets, and continue to build customer loyalty for our two brands across the country."

About National Association for the Advancement of Colored People (NAACP)

Founded in 1909, the NAACP is the nation's oldest and largest nonpartisan civil rights organization. Its members throughout the United States and the world are premier advocates for civil rights in their communities. The NAACP Economic Department was relaunched in 2011 and currently has four program areas: fair lending, economic



education, opportunity and diversity, and community economic development. The NAACP Economic Department is dedicated to ensuring that "every person will have equal opportunity to achieve economic success, sustainability, and financial security."

About Dunkin' Brands

With more than eighteen thousand points of distribution in nearly sixty countries, Dunkin' Brands Group, Inc. (Nasdaq: DNKN) is one of the world's

leading franchisors of quick service restaurants (QSR) serving hot and cold coffee and baked goods, as well as hard-serve ice cream. At the end of fiscal year 2013, Dunkin' Brands's nearly one hundred percent franchised business model included almost eleven thousand Dunkin' Donuts restaurants and seven thousand three hundred Baskin-Robbins restaurants. Dunkin' Brands Group is headquartered in Canton, Massachusetts.

Source: NAACP and Dunkin' Brands Group

Essential Connections Make a Positive Difference . . .

Continued from page 2

Before 1939, Rabbi Kalmanowitz served as honorary president of the Mir Yeshiva in Mir, Belarus, surrounded by Russia, Ukraine, Poland, Lithuania, and Latvia. The city's name, "Mir," means "world" and "peace" in both the Belarusian and Russian languages. "Yeshiva" refers to a Jewish institution that focuses on the study of traditional religious texts, primarily the Talmud (the body of Jewish ceremonial law and legend) and Torah (believed in Jewish and Christian traditions to be the law of God as revealed to Moses and recorded in the first five books of the Hebrew scriptures). These texts, written and studied over thousands of years, connected the ancient with the modern followers of the Jewish tradition. Rabbis from all over the world had studied at the Mir Yeshiva in Belarus since its founding in 1815.

Then, in 1939, the Nazis invaded Poland from the west; the Russian Red Army, from the east. Many foreign-born students left the Mir Yeshiva; most of the yeshiva relocated first to Lithuania, then continued fleeing east, finally finding safe harbor in Kobe, Japan, and then in Japanese-controlled Shanghai until World War II ended.

After the war, Jewish refugees in Shanghai headed for Palestine and the United States. Stanley Smith's mentor—Rabbi Kalmanowitz—had received a United States passport before the war ended. He went to the United States and established the Mirrer Yeshiva Central Institute in Brooklyn, New York. Many survivors from the Mir Yeshiva in Belarus resumed their studies at the Mir Yeshivas in Brooklyn or Jerusalem.

Rabbi Kalmanowitz helped save not only the Mirrer Yeshiva from the persecution of World War II, but also many Jews from Hungary and Egypt. "He was like Moses of our generation," said Smith, according to *The Jewish Star* article. "I was privy to a lot of his works." Holding a black-and-white photograph of himself as a young man with Rabbi Kalmanowitz, Smith said, "I was touched by an angel, here's my buddy; I revered this man."

Like the Mirrer Yeshiva—but several years earlier—Stanley Smith's father, Abraham Isaac Kuznitzoff, came from Belarus to Brooklyn. Mr. Kuznitzoff, age eleven, first worked with his brother, an electrician. In the year of Stanley's birth, 1933, Mr. Kuznitzoff, who had taken the name Abraham Isaac Smith, started his own electric shop, A. I. Smith, in Brooklyn (Kuznitzoff means "blacksmith"). Stanley Smith started going to work with his father at six years old—not during school hours, of course.

In 1954, A. I. Smith did the electric work for the Mir Yeshiva building in Brooklyn. That's when Stanley Smith met Rabbi Kalmanowitz.



The meeting was fortuitous not only for the electric company but for Stanley Smith personally. Just two years later, when Mr. Smith was twenty-three, both his father and his older brother died, leaving the young man in charge of the family business—and with an admirable mentor. Accompanying the rabbi to various meetings, he learned how to connect with all kinds of people in the service of justice, setting things right.

Rabbi Kalmanowitz also gave him chutzpah. Mr. Smith tells how, in the early 1960s, when he was an experienced electrical contractor at twenty-seven, the Board of Education refused to allow him to bid on electrical work because of his perceived youth and inexperience. The rabbi said, "Go right to the mayor." Smith walked into city hall without

an appointment and was stopped by a police officer. Mr. Smith took down his name and badge number, explaining that he was there to report corruption in the Board of Education—which the *New York Post* had reported earlier that day. So the officer ushered young Mr. Smith right in to see Mayor Robert Wagner.

When Rabbi Kalmanowitz, in his early seventies, died in Florida in 1964, Stanley Smith helped procure papers to bring his body to New York and then send it to beloved Israel for burial.

The Jewish Star article notes, "[Mr. Smith] read aloud from an entry written by Hubert H. Humphrey, President Lyndon Johnson's vice president, in a memorial journal on Rabbi Kalmanowitz's passing: 'Until the end he was seeking refuge for the oppressed and founding schools to keep the light of wisdom burning. It was a benediction to have known him and because of men like him no oppressor will crush the spirit of men.'"

Mr. Smith currently chairs the Mirrer Yeshiva Archives Committee, knowing the importance of keeping history alive and accessible to the public and to the generations.

Personally, the rabbi's influence, along with Stanley Smith's innate sense of justice, inspired him, for example, to cofound the Prevailing Wage Council of the City of New York in 1972. "It is still very active," says Mr. Smith. The council's purpose was to enforce properly the prevailing wage laws. Mr. Smith explains, "Prevailing wages are the basic wages and benefits necessary for a decent standard of living in a particular geographic area." Rabbi Kalmanowitz also "showed me the way to penetrate bureaucracy, which I became an expert on." He was also active in the civil rights movement in New York in the 1960s, working to enable minority electricians not only to get jobs but also to start their own businesses.

While expending considerable energy on many causes over the decades, Mr. Smith continued to serve as principal of A. I. Smith until semi-retirement in the 1980s. A. I. Smith did extensive electrical work in New York and New Jersey, including on Ellis Island. Mr. Smith turned over that company

to family members. In 1990, his son, Allan, and daughter-in-law, Hildigardis Morales-Smith, "a very good electrician and manager," started Morales Electrical Contractors, Inc., in Valley Stream, with Stanley Smith as vice president. Sadly, Allan Smith died two years ago; Mrs. Morales-Smith still runs the company and is raising their beautiful children.

Mr. Smith's latest concern is "a definite and urgent need to understand the legitimate applications of certified MBE/WBEs. Many of our major general contractors are innocently involved in shams, scams, and frauds." He cites a recent FBI raid on a general contractor for violations of DBE requirements. Mr. Smith says he will be "proposing a council—the Resources for America Council—to monitor the implementation of the legitimate MBE/WBE requirements" in which all city, state, and federal government agencies will participate, just as in the Prevailing Wage Council.

Throughout his productive life, Mr. Smith has demonstrated the power of connection. According to *The Jewish Star*:

"Smith has many stories to tell of behind-the-scenes maneuvering, his ties and 'relationships,' a term he stresses, to influential people and events." These connections serve his energy and ability to do good. For example, *The Jewish Star* continues, "He said his relationship with the Chinese helped him negotiate the release of twenty-three Americans arrested on charges of spying when their plane went down in China in 2001."

The recent national-forest-to-Brooklyn phone interview confirms that Mr. Smith, the semi-retired electrician, remains passionate about connections old and new. He links diverse circles: law enforcement; unions; politicians; business people; famous people and obscure ones; people from America, Cuba, China, Russia, Ukraine; ancients and moderns—and more. The electrician-connector does his little part, knowing from his old mentor that it's not all up to him.

The potent cumulonimbus discharges a bolt of electrical energy, blazing from heaven to earth . . .

News and Information

Freshening Up for Fall: Ways to Tidy Your Small Business

By Paul Lester

Summer is nearly over, signaling the start of school for students and teachers and the end of the fiscal year for the federal government and businesses throughout the country. This change of seasons is also a good opportunity to take a break from the frantic day-to-day grind and find new ways to reboot your small business. Let's call it a bit of spring cleaning for fall.

Here are just a few ways you can tidy up your business and improve operations:

1. Refresh Your Website and Social Media

Analyze your website metrics to identify how pages are performing. If high priority areas such as online shops or product listing pages are not generating a lot of web traffic or repeat visitors, you may need to make a few changes. For instance, if few visits come from search engines, update your site content and HTML coding to include more frequently used and relevant terms. This will help improve your site's search engine ranking, increasing the likelihood potential customers

will find your products and services. Diagnose the landing pages to see how users are interacting with content. If the average time spent on important pages is low, consider doing some usability testing to find ways to improve the user experience such as changing the layout or design of your website.

Also, monitor social media metrics to see what your online audience is interested in and track what is being said about your products. Engage with existing and future customers on social media by answering any questions they may have. This is a great way to show off your customer service skills, build your brand, and grow your customer base. In addition, explore targeted advertising on social media channels to see if it makes strategic and economic sense for your business.

2. Boost up Bookkeeping

The tail end of the fiscal year is also a good time to get your financial house in order. Review your transactions and make sure there are no outstanding incoming or outgoing payments. Make sure you have all the necessary paperwork

and receipts for tax-filing season. Update your cash flow statements and see if there are any opportunities to increase profit margins such as working with wholesalers to get better deals on products, shopping around for more affordable services and vendors, and slashing prices to increase sales. Also, check with your lenders to see if you can negotiate lower interest rates on any business-related loans you have taken out. Explore mobile apps or software that can make accounting easier and lighten the paperwork load, saving you time—and maybe more important—money.

3. Glance Back at Your New Year's Goals

Reevaluate the business goals you established at the beginning of the year to determine if those objectives are realistic given current economic and market conditions. Pick one or two new short-term goals that will have a long-term impact and align with your business plan and strategy. Also, take time out to celebrate the goals you have accomplished, which are making your dream of owning and successfully running a small business a reality.

Source: Small Business Administration



U.S. Small Business Administration



More Construction Jobs . . .

Continued from page 1

amounts of labor shortages. They said that while worker shortages appear most severe in fast-growing states like Colorado and Texas, there is still time for elected officials to act on the association's workforce development suggestions before shortages become more widespread.

"We are at real risk of going from a situation where firms couldn't hire because there wasn't enough demand to firms not being able to hire because there aren't enough qualified workers," said Stephen E. Sandherr, the association's chief executive officer.

Construction employment data for each state can be found here: <http://www.agc.org/galleries/default-file/State%20Empl%20201407.pdf>

Source: Associated General Contractors

Construction Jobs—Northeast States July 2013 to July 2014

Connecticut: +2,700 (+5 percent) including +800 June to July 2014
Maine: +900 (+3.6 percent) including +100 June to July 2014
Massachusetts: +2,400 (+2 percent) including +1,900 June to July 2014
New Hampshire: -600 (-2.7 percent) including +100 June to July 2014
New Jersey: -8,900 (-6.5 percent) including +2,000 June to July 2014
New York: +4,000 (+1.2 percent) including -3,500 June to July 2014
Rhode Island: +700 (+4.3 percent) including +0 June to July 2014
Vermont: +800 (+5.8 percent) including +100 June to July 2014



Co-Ops: All Shapes and Sizes

By Abby Berry

When you hear the word "co-op," what comes to mind? We hope you think of your friends at your cooperative, but maybe you think of a local farmers' co-op or a credit union. You might be surprised to learn that co-ops can be found in many industries—and they offer a variety of services, each designed to serve their members in the best way possible.

A cooperative is a not-for-profit organization owned by its members. Across the globe, cooperatives remain steadfast, annually generating more than \$500 billion in revenue and providing more than two million jobs.

As a member of a co-op, you have a voice. You are not just a customer. Every spring, you have the right to vote for your board of directors. Your co-op strengthens the community by supporting economic development. As its service area grows, the distribution system grows, which makes it easy to see why strengthening the local economy makes sound business sense. Your co-op is involved in local projects, such as economic development committees and chambers of commerce.

What other kinds of co-ops are out there? Co-ops are found in numerous sectors: agriculture and forestry; consumer and retail; banking and credit unions; health and wellness; and utilities. Here are national co-ops you might recognize:

- **C-SPAN (Cable-Satellite Public Affairs Network)**—Created in 1979, the American cable television network provides public access to the political process; it receives no government funding
- **Welch's Grape Juice**—More than one thousand family farmer-owners make up the Welch's Grape Juice company; they are throughout the United States and Canada
- **Best Western**—Owned by independent operators of more than four thousand hotels in eighty countries, Best Western is one of the world's largest hotel chains
- **Ace Hardware**—More than four thousand six hundred Ace Hardware stores are independently owned and operated by local entrepreneurs
- **Sunkist**—This not-for-profit company's membership comprises growers throughout California and Arizona
- **FTD Florists**—The FTD membership includes thousands of growers in the US and Canada. Considering these and so many others, you can see that cooperatives come in all shapes and sizes!

Abby Berry writes on consumer and cooperative affairs for the National Rural Electric Cooperative Association, the service arm of the nation's nine hundred-plus consumer-owned not-for-profit electric cooperatives. This article appeared in Ruralite, August 2014.

Source: Ruralite

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Marketing on a Shoestring

Marketing on a Shoestring Budget, Part 8: Making the Most of Your Time But Not Necessarily Multitasking

By Marie Sheahan Brown

Agatha Christie, the famous English mystery writer, learned about poisons from her first trade. As a volunteer for the war effort in World War I, she became an apothecaries' assistant. "Apothecary" is the historical name for a person who prepared and sold medicines and drugs. Mrs. Christie earned sixteen pounds a year in this trade until she finished her wartime service in 1918.

Meanwhile, in 1916, she wrote her first mystery novel, in which a newly wealthy heiress was poisoned with strychnine. The famous fictional detective Hercule Poirot made his debut and solved the mystery—of course.

Mrs. Christie learned about medicines and poisons as an apothecaries' assistant. She also learned some of the boundaries needed to perform one's profession with a level of satisfaction for both creator-seller and buyer.

According to Businessdictionary.com's definition of marketing, which we explored in our June issue, marketing is "the management process through which goods and services move from concept to the customer." It involves "a tightly integrated effort to discover, create, arouse, and satisfy customer needs."

Essential to a satisfying process is the actual creation of the product or service. Here are three boundaries that a creative small business owner must maintain.

1. Set Aside Sufficient Space and Time

Agatha Christie did not try to write her first mystery during snatched five minutes between prescription orders at the apothecary shop. Rather, she would seclude herself for hours in a special little room at home, where the personalities and actions of Hercule Poirot and the other characters developed on paper. This boundary served Mrs. Christie well as Miss Jane Marple,

Tuppence and Tommy, and hundreds of other characters led their fictional lives in more than two hundred stories and plays written over the next half century.

Some years ago, a large regular client of two talented graphic designers, each with her own independent graphic design business, noticed some differences in the boundaries these designers maintained. We will call these designers Ms. Smith and Ms. Jones.

Ms. Smith had a small, quiet studio in her home. She paid no rent, incurred minimal overhead expenses, and always had a free parking space right outside her office. She worked with reliable printers within twenty-minute drives from her studio (important for press checks). Email and digital publishing had not been invented, so graphic designers would bring designs and proofs for their clients to review. Ms. Smith arrived at her appointments relaxed and on time with well-organized materials. The publications she designed and oversaw were produced and printed on schedule. Her calm, efficient style and quality products gave her sufficient word-of-mouth publicity among various staff members of the large organization—not to mention other clients—that she always had enough work and income.

Ms. Jones, also a wonderfully creative designer, had more space-and-time challenges. She lived nearly an hour away from the big client and even farther from some regular printers. That would not have been a problem, except that she often left insufficient time and travel cushions before and after appointments. Since she rented a small but not inexpensive design studio space—annual parking permit fee additional—she always had to cover monthly overhead expenses. Having enough clients each month was essential. Feast or famine each had its own stresses. A feast of clients one month meant having to juggle different jobs, schedules, and appointments—while also carving enough creative space out of her days. A famine of clients the next month meant having to fulfill existing jobs while also spending time to promote her services

to new clients—not to mention maintaining the boundary for creative space. Ms. Jones often arrived at her appointments with the big client seeming a bit frazzled, even though she had called shortly before the appointment to let the client know she was running late. The client liked her work very much and so built this foible into her own expectations of Ms. Jones. However, other potential clients within the large organization were less tolerant—which fueled the feast-famine-juggling-promotion cycle that fed the frazzle.

Setting aside sufficient space and time for appointments, the creative process, travel time, fulfilling the job, and maintaining the market for one's business is not selfish. It is wise and mutually beneficial for creator-seller and buyer.

2. Know Which Activities Go Together

Long before the term "multitasking" was coined, Mrs. Christie knew that some activities go together and some do not. That's why, when it came time to write another book, she did her serious writing in her little room instead of in the apothecary's shop or, after the war, at her dining room table in the midst of family activities. In the 1940s and '50s, after she had written dozens of books, she also became involved in theatrical productions of her work. However, this time-consuming activity limited the hours Ms. Christie could devote to writing, so she wrote fewer books.

Some examples from our ordinary lives illustrate the concept:

You can iron your shirts and listen to the radio at the same time. You can't very well iron your shirts and balance your checkbook at the same time.

You can drive and enjoy some beautiful scenery at the same time. You'd better not drive and text at the same time.

You can share a delicious meal and a great heart-to-heart conversation with a friend at the same time. You will seriously annoy that friend if you try to share a delicious meal, check or (worse) answer all your incoming texts and cellphone calls,

and sporadically get back to that heart-to-heart conversation at the same time—that is, if you can remember where you left off in the conversation before each interruption.

Susan Weinschenk, PhD, writes of "The True Cost of Multitasking" in the September 18, 2012, issue of *Psychology Today*:

Does this describe you? While you are on a teleconference call you are writing up your quarterly report, checking your email, and texting your friend about where you are meeting for lunch. You would say that you are good at multitasking, right? You might want to re-think your strategy. Recent estimates are that you can lose up to forty percent of your productivity if you multitask.

Task switching, not multitasking. The term "multitasking" is actually a misnomer. People can't actually do more than one task at a time. Instead we switch tasks. So the term that is used in the research is "task switching."

Task switching is "expensive." There has been a lot of research on task switching. Here's what we know from the research:

- It takes more time to get tasks completed if you switch between them than if you do them one at a time
- You make more errors when you switch than if you do one task at a time
- If the tasks are complex then these time and error penalties increase
- Each task switch might waste only one tenth of a second, but if you do a lot of switching in a day it can add up to a loss of forty percent of your productivity
- Task switching involves several parts of your brain; brain scans during task switching show activity in four major areas: The pre-frontal cortex is involved in shifting and focusing your attention, and selecting which task to do when; the posterior parietal lobe activates rules for each task you switch to; the anterior cingulate gyrus monitors errors; and the pre-motor cortex is preparing for you to move in some way

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Elizabeth Street Capital Initiative Partners

Over the last forty years, women-owned businesses have become an increasingly important part of the US economy, growing from five percent to thirty percent of all businesses. These enterprises generate trillions of dollars in economic activity and revitalize communities by providing tens of millions of jobs, yet women entrepreneurs still face significant obstacles, including equitable access to capital and business networks.

Established out of a mutual recognition of the opportunity that exists to support women entrepreneurs and advance local economic growth, Bank of America and the Tory Burch Foundation (TBF) launched the Elizabeth Street Capital initiative, dedicated to ensuring that women business owners have access to the resources they need to grow successful businesses.

This unique partnership brings together TBF's network of early-stage women entrepreneurs with one of the world's largest financial institutions.

The Elizabeth Street Capital initiative launched in 2014 with an investment of \$10 million in low-cost capital from Bank of America and additional funds for operating expenses shared by TBF and Bank of America. The loans will be administered through local nonprofit entrepreneurial loan centers (also known as Community Development Financial Institutions—CDFIs) that support low- and moderate-income communities. The initial launch will support women entrepreneurs in Boston, Charlotte, Las Vegas, New York, Philadelphia, and San Francisco, but will expand to additional markets over the next two years.

Tory Burch, founder of TBF, stated: "When we started our foundation, we understood that women entrepreneurs need access to capital as well as access to business networks, and by partnering with Bank of America, we are thrilled to be providing help to women across the United States. The combination of loans, mentoring support, and peer networking expertise opens up new opportunities for women looking to build and grow their businesses."

Thomas K. Montag, co-chief operating officer of Bank of America, said: "Bank of America and the Tory Burch Foundation recognize a huge opportunity to support women-owned businesses. Research has shown that women entrepreneurs need better access to capital and more opportunities to build strategic business relationships. The Elizabeth Street Capital initiative will help address these issues and provide loans and mentoring to women ready to take their businesses to the next level."

Elizabeth Street refers to the New York City location of Tory Burch's first boutique, the launching pad for a business that has grown into a global brand with nearly one hundred twenty boutiques and a presence in more than fifty countries around the world. The

name speaks to the hard work and passion that drive successful entrepreneurial ventures and to the enormous potential of women-owned small businesses.



The Elizabeth Street Capital program is designed primarily for women entrepreneurs with an established (in operation for two or more years), sustainable business generating the majority of the entrepreneur's income, a satisfactory credit rating, and a passion for growth. Eligibility will be determined by the local nonprofit entrepreneurial loan centers and will vary by market. The nonprofit entrepreneurial loan centers will not consider whether an applicant is a Bank of America customer when evaluating a loan request.

As part of the Elizabeth Street Capital initiative, Bank of America and the Tory Burch Foundation will also leverage their physical presence in these cities to offer mentoring events and ongoing networking opportunities for women entrepreneurs.

Women entrepreneurs with established businesses can register for mentoring events through the Tory Burch Foundation, which will also work with local community partners to identify women who may be interested in participating.

Ultimately, the goal is to increase the number and size of businesses owned and led by women, and to make an impact beyond the individual program participants by creating networks of women entrepreneurs and promoting stronger local economies.

To learn more about the partnership, visit www.toryburchfoundation.org or www.bankofamerica.com/elizabethstreetcapital.

Source: Tory Burch Foundation and Bank of America

What Lenders Want

Before lenders will grant a small business loan, they need to ensure that the loan will be repaid. Every loan is a risk, but banks and brokers want to take as little risk as possible. They look for businesses that show promise and they award loans to business people who have solid personal and business financials and are committed to the success of their businesses.

When deciding whether or not to issue you a loan, lenders may look at gross annual sales or revenues, checking account balances, profitability, and the length of time you have been in business. If your business is relatively new, the lender may ask to see a business plan.

If you are just starting your business, include a business plan with your loan application. It should include monthly cash flow projections for the first twenty-four months (thirty-six months for startups). Established businesses should show a schedule of current debts and loan balances, payment schedules, maturity, and available collateral.

A lender will review your personal credit history and FICO score, especially if your company does not have a record of producing revenue. Among the personal credit information that may be considered are:

- Personal credit card debt
- Personal loans
- Liquid assets
- Real estate holdings
- Tax returns
- Personal financial statements

Lenders will consider your personal spending habits, including how you use credit cards and handle installment debt. Lenders look askance at individuals with substantial personal debt, as they are less likely to withstand a reduction in income during slow times.

Lenders pay close attention to balance sheets. Any uncertainty or discrepancy in their contents will raise a red flag. They will also expect a business summary that describes in detail: the nature of your business; how the funds from the loan will be used; and available working capital, with descriptions of how it will be allocated. It should also describe how you plan to differentiate your business from competitors.

While being prepared and organized can save time and possibly help your loan get approved, too much information may be more of a hindrance than a help. There is some information that lenders may want to see later on in the process, such as proof of insurance for collateralized items or lease documents. Have this information ready to submit if your lender requests it, but don't include it as part of your initial application. Overwhelming your loan officer with too much information may actually slow down the process.

Source: AllBusiness.com

How Immigrants with Money Can Help Cities Create More Jobs

By Kim Zeuli

Editor's note: Kim Zeuli is the senior vice president and director of the research and advisory practice at the nonprofit Initiative for a Competitive Inner City.

New York, San Francisco, and other traditional immigrant destination cities have long understood that while immigrants seek out American cities as proverbial lands of opportunity, these newcomers also drive economic growth. A recent influx of immigrants is also helping to stabilize declining older industrial cities such as Detroit, Cleveland, Syracuse, and Toledo that have been losing residents for decades. As smaller cities across the US are realizing this potential economic impact, many are enacting local initiatives to help draw more immigrants to their communities.

The federal EB-5 Immigrant Investor Program is another tool cities could use to attract immigrants. With support from the Surdna, Garfield, and Boston foundations, the Initiative for a Competitive

Inner City (ICIC) has spent the past year analyzing the EB-5 program and its potential to create economic opportunity in urban areas. Our research identified one hundred seventy-eight EB-5 projects across the United States, including many in the Rust Belt.

The federal government established the EB-5 program in 1990 to improve economic conditions, especially in high-poverty and high-unemployment areas, by attracting foreign capital to support investments that create local jobs. The EB-5 program is administered by US Citizenship and Immigration Services. Each year, the State Department is authorized to allocate 10,000 conditional permanent-residency visas to eligible EB-5 foreign investors. Since its inception, EB-5 has attracted investors from numerous countries, but it is increasingly dominated by investors from China. In 2013, over eighty percent of EB-5 visas were issued to Chinese nationals.

An EB-5 participant must make a significant investment in a business that creates at least ten full-time jobs. The minimum investment requirement for EB-5 is set at \$1 million, or \$500,000 if the business is located in a targeted employment area (a rural area or one with an unemployment rate of at least one hundred fifty percent of the national average).

Interest in EB-5 as a local economic development tool was relatively limited until the recent recession and subsequent contraction of more traditional sources of capital, but that interest has skyrocketed since then. Last year, the government received more than six thousand three hundred applications for the EB-5 program, compared to two hundred fifty-five in 2002.

Today, there are approximately four hundred forty EB-5 regional centers operating across the country. Every regional center is required to define the geography that it plans to serve. A regional center's approved area of operation can span across state borders, and our analysis found that sixty of them operate in more than one state. Every state has at least one regional center, and more than one hundred ten operate within Rust Belt states.

The Milwaukee Regional Center is one of the oldest active ones. Established in 2007 and administered by the Metropolitan Milwaukee Association of Commerce, it has used EB-5 investments to fund seventeen projects. FirstPathway Partners is one of several organizations that develop EB-5 projects through the Milwaukee center. FirstPathway has raised over \$120 million in EB-5 funds and has a few projects underway, including an innovative Global Water Center supporting Milwaukee's competitive advantage as a leader in freshwater research and technology. This building currently houses twenty-five water-related organizations, including academic programs, multinational corporations, and startup businesses.

Although less common, entrepreneurs also use EB-5 direct investments to grow new businesses. In Indianapolis, for example, E3 Investment Group has created E3 Cargo Trucking. Each investor puts \$500,000 into the partnership, which finances the purchase and operation of trucks. To date, the company has attracted six investors from China, Japan, and Vietnam. Develop Indy, a unit within the Indianapolis Chamber of Commerce, helped to identify an appropriate location for the company's initial site and Marion County's local workforce development organization will help identify local employees and provide workforce training if needed.

No one would suggest that the EB-5 program doesn't have its limitations. It has suffered from a few high-profile cases of fraud, and it is bureaucratically complex: Projects that use EB-5 funding can take many months or even years to gain approval from the federal government. And since it is capped at ten thousand visas per year, it is also a relatively small program in terms of attracting immigrants. Even with those limitations, however, EB-5 clearly has the potential to support economic development in and attract immigrant investors to cities looking for another way to grow jobs.

Source: Governing

More Information on EB-5 Regional Centers

The US Citizenship and Immigration Services (USCIS) website provides official information and instructions regarding the EB-5 immigrant investor visa category and EB-5 regional centers. USCIS defines a regional center as any economic entity, public or private, which is involved with the promotion of economic growth, improved regional productivity, job creation, and increased domestic capital investment. A state-by-state list of USCIS-approved (but not USCIS-endorsed) EB-5 regional centers is available here: <http://www.uscis.gov/working-united-states/permanent-workers/employment-based-immigration-fifth-preference-eb-5/immigrant-investor-regional-centers>



Being Unemployed Makes It Harder to Get a Job: New Laws?

By Jeffrey Stinson

The day Debra Wolverton was laid off from her retail sales job in June 2013, she stopped by some businesses on her way home in Austin, Texas, to ask for work. She was told to apply online.

She did, countless times for countless job openings. She seldom got a response. Today, Wolverton, forty-eight, is still without full-time employment. She's convinced her resume is often rejected by computer programs that screen out jobless applicants who are older—people employers view as too expensive—or who have been out of work a long time.

"It's awful," she said. "It's all online. You don't even get to speak to anybody."

Some cities, states, and President Barack Obama have sought to help long-term unemployed people like Wolverton, who they say shouldn't be passed over for jobs because their resumes show an employment gap. But it hasn't been easy.

As the nation's jobless rate has dropped to 6.2 percent, those who've been out of work for months or years often feel forgotten. And many no longer look for work.

About 3.2 million people have been out of work for twenty-seven weeks or longer, the Labor Department reported earlier this month. Called the long-term unemployed, they comprise about a third of those who are jobless.

Another 2.2 million aren't included in those numbers. They're only marginally looking for work and have all but disappeared from a labor market that's been shrinking since the Great Recession.

New York City and Madison, Wisconsin, last year banned employers from discriminating against job applicants who are unemployed. Violators could face fines or possible lawsuits. The District of Columbia enacted a similar law in 2012. The same year, Oregon banned help-wanted advertising that said only those with a job need apply. So did Chicago.

Some states have stepped up efforts to get the unemployed back to work quickly by offering

one-on-one or group counseling and training to help people with the actual mechanics of the modern-day job search. But state legislation to prevent discrimination against the unemployed has often failed.

Earlier this month, Republican Governor Chris Christie vetoed a bill that would have made New Jersey the first state to ban discrimination against the jobless, although in 2011 the state outlawed advertising that said only the employed need apply.

The California legislature last week passed a bill that would make it illegal for employers to discriminate against unemployed people in advertising and in hiring. But two years ago, Democratic Governor Jerry Brown vetoed a less stringent bill that would have banned only discriminatory advertising.

Obama failed to get federal legislation passed in 2011. So in January, he ordered federal agencies not to discriminate against the long-term unemployed. He also signed up three hundred major companies, ranging from Apple to McDonald's to Wal-Mart, to pledge to hiring practices that give the jobless a fair shot.

"Folks who've been unemployed the longest often have the toughest time getting back to work," Obama said in unveiling the companies' pledge. "It's a cruel Catch-22: The longer you're unemployed, the more unemployable you may seem."

A White House report out last month on the nation's shrinking labor participation rate said gloomy job prospects likely have driven some older workers into retirement. It also pointed to research that indicates the longer people are unemployed, the lower their odds of finding work. A big factor is that employers discriminate against job applicants with big gaps of employment on their resumes.

In a 2012 study, three researchers from UCLA and one from the State University of New York at Stony Brook found a hiring bias exists against applicants as soon as they're unemployed and only gets worse the longer they are out of work.

Another, conducted last year by Northeastern University researcher Rand Ghayad, found the bias was more severe the longer an applicant was jobless. He found the long-term unemployed had

to send out 3.5 times as many resumes as the short-term unemployed just to get an interview.

"It's a stigma," said Ian Calderon, a Democrat who sponsored the Assembly legislation in California. "If you're unemployed, there's an attitude they feel they face (from employers) of 'If nobody else wants you, why should I want you?'"

Calderon's bill would bar employers and recruiting firms from advertising only for employed people and prohibit employers from rejecting for consideration a qualified candidate just for an employment gap. Violations could carry fines from \$1,000 to \$10,000.

"It's not like we're trying to tell businesses who they can hire," Calderon said. "We're just trying to get their feet through the door."

"I think it's the business of government to see that everyone plays by the rules and everyone has an opportunity," he said.

Anti-bias bills to help the unemployed have been introduced in twenty-four states and DC since the start of 2011, according to the National Conference of State Legislatures. But few got very far.

Foes argue that while the discrimination is wrong and employers hurt only themselves if they do it, the laws would be hard to enforce and add to the legal woes of employers who often get hundreds of applications for a few openings in today's tight job market.

"Do I think employers should discriminate against the unemployed? Absolutely not," said Dan Ryan, who runs an executive search and talent development firm in Nashville, Tennessee. "I don't know how you legislate against it."

Laws will only clog the courts with complaints that will be hard to prove, he said. The problem is so many people are looking for work when jobs are still hard to come by. "No piece of legislation will solve that," he said.

The issue has faded, too, as employers are less blatant in their advertising, said Mitchell Hirsch, who advocates for the unemployed with the National Employment Law Project. "While it's not as visible as it once was, it's still a pernicious and pervasive practice," he said.

Employers or the recruiting firms that companies hire to screen applicants depend largely on online job applications, he said. They can write computer programs that screen out people with employment gaps.

It's also very hard to prove the discrimination with so many out of work, even the staunchest advocates for the unemployed say.

"How do you tell if someone is discriminating? Even if it's systemic, I'm not sure there's a way to figure that out," said Katherine McFate, president of the Center for Effective Government.

The legislation may be more of a gesture to the plight of the unemployed than a solution to a problem. The DC Office of Human Rights, for instance, has received no complaints of jobless discrimination since the district's law passed in 2012.

Democratic state Senator Jim Whelan, sponsor of the New Jersey legislation, said he hadn't gotten any complaints from his Atlantic City constituents, but introduced the bill because discriminating against the unemployed "doesn't seem right."

Ryan, the recruiter, worked with the Society for Human Resource Management, the world's largest group of HR professionals, to help craft hiring guidelines so the long-term unemployed aren't bypassed. They were incorporated into the practices the companies agreed to follow in January at the White House.

Ryan advises the unemployed to put their efforts into improving their jobs skills and circumventing online applications by networking with people who can help them get an interview.

In Austin, Debra Wolverton decided to try something else after losing her retail sales position. With financial help from her family, she is pursuing a real estate license. "I just couldn't sit here and do the same thing all over again and again," she said of sending out job applications. "I decided I had to go into business for myself." Until she gets her license and can start making money selling houses, she'll continue looking for any kind of work. "I've done everything," she said. "I'll do anything."

Source: Governing

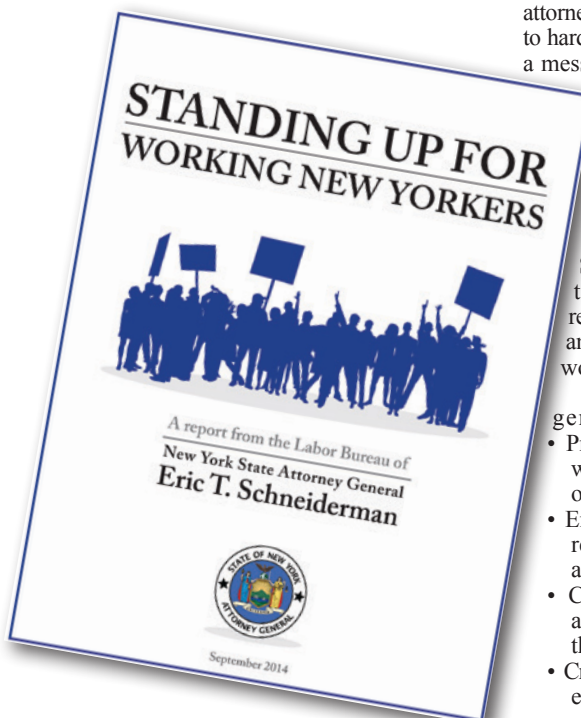
Attorney General Schneiderman Issues Labor Day Report

NEW YORK — On behalf of New York State's workforce and in recognition of Labor Day, Attorney General Eric T. Schneiderman issued a Labor Day report containing highlights of his office's labor enforcement work over the past three years. The Labor Day report, *Standing Up For Working New Yorkers*, features the results of an ongoing effort to pursue both criminal and civil cases against unscrupulous business owners and bring fairness to workplaces across the state of New York. Mr. Schneiderman announced the report during a press conference with labor leaders before marching in the Buffalo Labor Day Parade.

As the report reveals, since Attorney General Schneiderman took office in January 2011, his Labor Bureau has successfully brought cases against employers that cheated their workers out of wages and otherwise violated state labor laws, returning over \$17 million in restitution to almost fourteen thousand workers and recovering more than \$2 million in restitution and penalties for the state.

"Vigorously enforcing our labor laws to protect workers' rights is an essential component of our commitment to enforcing one set of rules for everyone," said Attorney General Schneiderman. "Depriving workers of their wages or other lawful benefits hurts families and communities, and creates an unfair advantage for employers that disregard the laws. This report demonstrates my office's aggressive enforcement to protect workers' rights; it shows that my office will use every tool at its disposal to do so."

The Labor Day report contains highlights of cases involving many different industries, affecting many different types of workers, and resolving a variety of labor law violations—from wage theft to retaliation.



"I want to thank Attorney General Eric Schneiderman for releasing this report in Buffalo at our annual Labor Day parade," said Richard Lipsitz, president of the Western New York Area Labor Federation. "Time and time again, the attorney general has demonstrated his commitment to hardworking men and women. He has also sent a message that depriving workers of fair wages and equal employment opportunities will not be tolerated in New York State."

Liz Smith, the worker center project organizer with the Western New York Council on Occupational Safety and Health, said, "We commend the great leadership of New York state Attorney General Eric Schneiderman and the work he has done to protect workers from wage theft and retaliation and to ensure that staffing agencies and businesses comply with the law and treat workers fairly and with dignity."

The report describes the attorney general's actions:

- Protecting the rights of fast food and car wash workers who were cheated out of legally owed wages by their bosses
- Enforcing the prevailing wage laws, which require a higher rate of pay for construction and maintenance of governmental buildings
- Combating unlawful employer retaliation against employees who have stood up for their rights
- Criminally prosecuting employers who commit egregious violations, showing extreme

disregard for workers' basic rights and the rule of law

- Innovating to protect workers who are not covered by traditional labor laws
- Protecting workers in a digital world, including steps to ensure that technological conveniences, such as payroll cards and online methods of payment, don't become tools to exploit workers

In each of these categories, the report details actions and settlements involving specific companies, including McDonald's, Domino's, Labor Ready, and National Grid. It lists some car washes, several construction companies and projects, some workforces that consist primarily of immigrants, various digital payroll options, and Internet food delivery companies.

In the case of criminal prosecutions, the report says, "Nothing sends a stronger message to the very worst employers than criminal enforcement. In cases of egregious labor law violations, where employers show extreme disregard for workers' basic rights or for the rule of law, Attorney General Schneiderman has not hesitated to bring criminal charges where appropriate."

Attorney General Eric T. Schneiderman believes that in New York, there must be equal justice under law and one set of rules for everyone. He encourages workers who feel that their rights have been violated to contact his office. You may visit the website at: <http://www.ag.ny.gov/>

Source: New York State Attorney General



This young entrepreneur has reliably kept this schedule for more than a year. He realizes that, although he can do each activity very well, they don't all go together. He also realizes that he needs more time for relaxing social activities. He recalls the wildfire-fighting and forest-thinning summer jobs he held several years ago, with the

Setting reasonable boundaries can enhance rather than limit the creator-seller's work and the buyer's satisfaction. The resulting word-of-mouth recommendations are a simple marketing outreach.

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