



# Overcome the Fear of Being Your Own Boss

By Joe Libava, SBA Guest Blogger

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

### Fear of Change

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

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

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

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

### Fear of Making the Wrong Choice

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

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

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



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

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**IS SOLICITING BIDS FROM MWBE SUBCONTRACTORS AND SUPPLIERS CERTIFIED WITH THE PORT AUTHORITY OF NEW YORK AND NEW JERSEY Rehabilitation of the 178th and 179th Street Ramps, Bus Ramps, and Bus Turnaround PANYNJ Contract No: 244.042 Bid Date: August 22, 2017**

Subcontracting opportunities include but are not limited to asbestos removal, borings, concrete, demolition, electrical, engineering, fence and guardrails, hazardous materials haul and dispose, inspection and testing, landscaping, miscellaneous metals, pavement striping, pile driving, plumbing, rigging, saw cutting, scaffolding, sign erection, structural steel erection and fabrication, trucking, and welding. Please see contract documents for further opportunities.

Interested firms please contact John Papagiannakis at Skanska Koch Inc., john.papagiannakis@skanska.com

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**IS SOLICITING COST PROPOSALS FROM NEW YORK STATE CERTIFIED M/WBE AND SDVOB SUBCONTRACTORS/VENDORS FOR THE Long Island Railroad Expansion Project from Floral Park to Hicksville MTA LIRR Contract No. 6240 Bid Date: July 20, 2017**

**Description of project:**  
 The LIRR Expansion Project from Floral Park to Hicksville is a strategic component in Governor Andrew Cuomo's comprehensive plan to transform New York's vital transportation infrastructure while improving the economy, environment, and future of Long Island. The Expansion is decades in the making. Residents and commuters along the Main Line corridor have long sought a mass transit solution to reduce congestion, improve safety and the environment, and provide an appealing alternative to driving, with minimal disruption to existing services and without residential property takings. The new plan includes construction of a 9.8 mile third track between the Floral Park and Hicksville stations, the elimination of 7 grade crossings to improve safety and reduce road traffic, and upgrades to infrastructure, stations, and parking along the route.

**Subcontracting opportunities include, but are not limited to:**  
 Civil Work, Professional Services, Mechanical Work, Architectural Work, Metals, Electrical Work, and Design Services.

If you are interested in bidding on this project, please contact: info@skanskakiewitposillico.com

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**Shea McNally JV BIDDING OPPORTUNITY**  
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**A DBE is a Disadvantaged, Minority, or Woman Business Enterprise that has been certified by an entity from which EPA accepts certifications as described in 40 CFR 33.204-33.205 or certified by EPA. EPA accepts certifications from entities that meet or exceed EPA certification standards as described in 40 CFR 33.202.**

Inviting qualified contractors, specifically MBE/WBE/DBE firms certified/eligible as listed above, to contact Shea McNally JV (Prime Contractor listed below) regarding subcontracting services and material supply opportunities in connection with the upcoming tunnel and shafts project.

The Work under this contract is located in Long Island (Babylon), New York. The Work consists of:

**Southwest Outfall Replacement, Capital Project No. 8108**  
 Owner: County of Suffolk – Dept. of Public Works-Yaphank, NY  
 Capital Project No. 8108  
 BID DATE: June 29, 2017 at 11:00 AM

Opportunities to participate exist in the following specific areas of soil and rock excavation, hauling, excavation support systems, underground blasting, structural steel, engineering, survey, instrumentation and monitoring services, materials testing, demolition and site preparation, environmental investigation, utility relocation, paving, fencing and gates, geotechnical and structural instrumentation, slurry wall, cased auger shaft construction, secant piles, cast-in-place concrete structures, reinforcing steel, ground stabilization, rock-bolts, steel dowels, shotcrete, concrete finishing, waterproofing, service utilities, grouting, mechanical equipment – hydraulic, sluice & weir gates, electrical services, pest control, IT services, security, waste disposal, cleaning services, and security services.

Any business seeking to participate as a MBE/WBE/DBE in the Contract that is not currently certified DBE by the EPA and the requirements set forth above should review 40 CFR 33.204-33.205 or certified by EPA shown above to obtain current certification.

Shea McNally JV set up an FTP site where you can view all plans, specifications and addendums for your convenience. Please contact Steve Fiore at (909) 595-4397, Steven.Fiore@jfshea.com, to receive instructions on accessing the FTP Site.

**Shea McNally JV**  
 An EEO Employer  
 (J.F. Shea Construction, Inc. – McNally Tunneling Corporation)  
 667 Brea Canyon Road, Suite 22 • Walnut, CA 91789  
 909-594-0990 • 909-869-0827 (fax)  
 Attn: Dennis Poulton, Chief Engineer

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**IS SOLICITING COST PROPOSALS FROM NEW YORK STATE CERTIFIED MWBE SUBCONTRACTORS/VENDORS Morris Locomotive Shop and Employee Facility MTA LIRR Contract No. 6241 Bid Date: June 2017**

**Description of project:**  
 The LIRR intends to construct a new locomotive repair shop to replace the existing 125-year-old Morris Park Round House, which has outlived its useful life and is presenting an additional maintenance burden on operating resources. The new facility will be better equipped to maintain the LIRR's current fleet of diesel locomotives used in revenue service, as well as the fleet of diesel work locomotives. In addition, the project will provide new electrical service to the facility for lighting and shop equipment. The work shall include, but is not limited to: Shop Facilities—Front Shop Which Includes the Following: Four Service Tracks, One Release Track, Drop Table Tracks, and Inspection Pits.

**Many bidding opportunities available.**

If you are interested in bidding on this project, please contact Skanska's Outreach Coordinator: Matthew.DeGudicibus@skanska.com

**NORTHEAST EVENTS FOR YOUR BUSINESS**

**2017**

**SBA Summertime Morning Mixer**  
 Thursday, July 13, 2017, 9:00 am–12:00 pm  
 Tip O'Neill Building, 10 Causeway Street, Auditorium, Boston, MA  
 Main Sponsor(s): Small Business Administration  
 Contact: David Polatin, david.polatin@sba.gov  
 Fee: Free; registration required

Get an edge partnering and doing business with public agencies, municipalities, large primes, and universities. Light refreshments served. Space is limited and you won't want to miss out! Marketing your products and services to decision-makers in the procurement and supplier diversity markets can be difficult. Learn how to put together a winning strategy, get connected to purchasers, and get certified. Learn how to partner instead of selling to leading purchasing officers. Understand the steps to take before winning a contract. Come for networking and meet small business liaisons. Meet representatives from United States Army Corps of Engineers, Environmental Protection Agency, Natick Army, Department of Transportation, General Services Administration, Procurement Technical Assistance Center, Harvard University, Mass Office of Supplier Diversity, Colt, City of Boston, and more.

**Working in the Cloud, a Guide for Small Business**  
 Tuesday, July 18, 2017, 6:00 pm–8:00 pm  
 New Canaan Library, 151 Main Street, New Canaan, CT  
 Main Sponsor(s): Small Business Administration,

**SCORE Fairfield County**  
 Contact: SCORE business mentor, 203-831-0065, score.fairfieldcounty@gmail.com  
 Fee: Free; registration required

It is estimated there are 6.4 billion Cloud connected things. Are you one of them? This revolutionary change in computing continues to change our small business way of life. In this workshop, we will review Cloud computing concepts and help you assess what Cloud offerings are right for your business. SCORE, America's premier source of free and confidential small business advice for entrepreneurs and small businesses, is a nonprofit resource partner with the Small Business Administration.

**Regulatory Enforcement Fairness Roundtable**  
 Monday, August 7, 2017, 1:30 pm–3:30 pm  
 Rivier University, The Learning Commons, 420 South Main Street, 2 Robinson Road, Nashua, NH  
 Main Sponsor(s): Small Business Administration  
 Contact: Kimberly Mace, kimberly.mace@sba.gov  
 Fee: Free; registration required

Join Nashua-area small business owners for a conversation with the acting Small Business Administration national ombudsman and assistant administrator for regulatory enforcement fairness, along with other regional and local SBA officials. Learn how the SBA's Office of the National Ombudsman and other federal partners can help your small business save time and money resolving complex regulatory compliance and enforcement issues. Provide real-time input on regulatory fairness issues impacting your small business, and discuss ways the federal government can help small businesses to grow and thrive. To RSVP, please pre-register at https://nhroundtablesba.eventbrite.com

