

BUSINESS

HOW TO

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who studies fraud.

“What’s happening right now is a harvest of personal information on the web,” Houston said.

People are losing their money and credit card information to scams to buy surgical masks and check cashing. The Federal Trade Commission offers a few clues into whether you may have been a victim of identity theft or other fraud:

There are unexplained charges on your bank or credit card statements. Debt collectors call about debts you haven’t incurred. Your credit report shows accounts you never created.

Who hacked me?

To this day, Cook does not know who obtained his email and password. But it might be helpful to run your email addresses through haveibeenpwned.com, an independent website that compares your information to known database leaks. The site also has a separate page to test a password and see if it has been exposed in a data breach.

Services like Netflix and Gmail also offer pages for users to see who has recently logged onto an account.

Sometimes, you’ll be able to trace a suspect’s internet protocol (IP) address – where they’re accessing your account from – and be able to report it to the authorities.

Although the Harris County District Attorney’s Office sees a large number of victims 55 and older, scammers will go after everyone.

“No one’s immune to this,” Houston said.

Where do I report the crime?

Investigators are more likely to catch the culprit if there’s a paper trail, Houston said. Harris County and Houston law enforcement agencies have dedicated cybercrime units that trace hackers.

You can call the Houston Police Department Financial



Peter Dazeley / Getty Images

One Houston man spent a month fighting to lock down his financial information after an identity hack.

Crimes Unit at 713-308-2500 if you think you’ve been a victim of fraud or identity theft. The Harris County Sheriff’s Office’s Financial Crimes Unit is at 713-967-5770.

You should also report any breaches or hacking incidents to the FBI at IC3.gov, which tracks fraud and cybercrime nationwide.

How do I lock down my personal information?

It’s a time-consuming task, Alderman warned.

“You have to contact all the entities that you have accounts with that could be hacked like this and get their assistance,” he said.

To add an extra layer of security to prevent theft and fraud, avoid using the same username and password on all of your accounts. Mix it up, or use a password generator.

Set up two-factor authentication on any accounts that have them. That’s when you’re required to enter a randomly generated passcode in addition to your password to gain access to your account – especially crucial if you’re logging in on a financial institution’s website, or anything else with sensitive information.

Cybersecurity experts consider authenticating apps like Google Authenticator and Microsoft Authenticator as more secure options. Hackers will have a much harder time trying to intercept the codes randomly generated by an app on a phone.

If you have a smartphone, you should also lock down your SIM card to

prevent SIM-jacking, when a hacker tries to get a phone carrier to transfer your number to a new SIM card, therefore intercepting all the phone codes for two-factor authentication systems.

You can pre-empt that by calling your phone carrier and asking to place a PIN on your SIM card, or setting a PIN from your smartphone settings.

What are steps I can take to reclaim my financial information if I’ve been hacked?

Start by requesting a free credit report from one of the three major credit reporting agencies (Experian, TransUnion and Equifax) at annualcreditreports.com to see what accounts are open.

Fraud experts recommend putting an alert or freeze on your credit report, depending on which you need. An alert lets financial institutions know something fishy recently happened; a freeze bars anyone from opening new accounts, which could be problematic if you need credit soon to get a mortgage or apply for a rental.

It was an exhausting month for Cook during the global pandemic. He and his two sons spent a 10-hour day calling financial institutions, changing passwords and replacing his phone number and email address.

“Financially, I came through with no scars,” Cook said. “Mentally, it’s been a real experience.”

gwendolyn.wu@chron.com
twitter.com/gwendolynawu

TAX CREDIT

From page B1

losses suffered not only during the pandemic, but also in the difficult two years leading up to the coronavirus, to claim refunds of tax payments made in better times.

For instance, the Houston oil field equipment manufacturer National Oil Well Varco, which has reported more than \$9 billion in losses over the past five years, claimed a tax benefit of \$123 million through the stimulus package, the company reported earlier this month. Likewise, Diamond Offshore, the Houston drilling contractor which filed for bankruptcy in April after years of losses, reported a tax benefit of \$9.7 million.

At least 37 oil producers and service companies have claimed the benefit, according to Bloomberg News, which first reported the oil sector’s use of the tax provision.

“Oil and gas is a little peculiar in its boom and bust cycle,” said Steven Rosenthal, a senior fellow at the Urban-Brookings Tax Policy Center, a Washington think tank. “They’re volatile in earnings and happened to have the advantage of having large 2019 losses and profitable earlier years they could carry those losses back to.”

While President Donald Trump has pledged to do anything he can to keep the oil and gas sector solvent, he has generally met resistance in Congress and even within his own administration about bailing out oil companies that might have taken on too much debt long before coronavirus cases started popping up.

But the CARES Act provision has offered oil companies struggling under heavy debts some breathing room at least, if not a lifeline.

For instance, Occidental Petroleum, which last year

took on some \$40 billion in debt to acquire The Woodlands oil and gas company Anadarko Petroleum, was able claim a \$195 million tax benefit from the CARES Act, the company reported earlier this month. Last year, the company reported an almost \$1 billion loss on increased debt costs and their stock is down more than 60 percent since the beginning of the year.

Investment-grade companies have employed the tax benefit as well. Valero, the San Antonio refiner, said it applied expected losses from the coronavirus to its 2015 tax year, when it reported a \$4.1 billion profit and paid an income tax rate of 35 percent. Phillips 66, the Houston refiner, reported its federal tax rate for the first three months of 2020 effectively declined to just 2 percent, in part due to the CARES Act.

The tax provisions “are a tried-and-true tool for assisting U.S. taxpayers in difficult economic times. Similar to other companies across many industries, we will follow the tax laws in the manner intended by Congress,” Dennis Nuss, a spokesman at Phillips 66, said in a statement.

Democrats are pushing to roll back the tax provision. Under a new \$3 trillion stimulus package passed by House Democrats last week, companies could not apply losses to tax years prior to 2018, the year after Trump and a Republican-controlled Congress cut the corporate tax rate from 35 percent to 21 percent.

Most of the oil companies cited in this story would not comment. But the American Petroleum Institute argued the tax provision under the CARES act was critical to keeping American companies afloat.

“Companies across the economy - from airlines and manufacturers to farmers and retailers - are taking into

account the latest tax provisions approved by Congress, which are not unique to our sector and apply to all businesses that are experiencing financial hardship during the COVID-19 pandemic,” Stephen Comstock, a vice president at API, said in a statement.

A review of filings with the Securities and Exchange Commission shows a diverse group of companies taking advantage of the CARES Act tax provision. Houston food distributor Sysco said it would allow the company to defer taxes due later this year. Spirit Airlines said it claimed at \$12.1 million tax benefit by rolling back losses to earlier tax years.

Both the National Restaurant Federation and the National Retail Federation, each representing industries among the hardest hit by the economic consequences of the coronavirus pandemic, put out advisories to their members about taking advantage of the tax provision.

In addition, wealthy individuals in sectors such as real estate and hedge funds are claiming on average \$1.6 million in tax relief through another tax provision of the CARES act, which does away with limits on the losses individual taxpayers can claim, according to the Congressional Joint Committee on Taxation. And the tax benefits claimed so far by corporations and wealthy individuals under the CARES Act is just the beginning.

The full economic damage from the coronavirus has yet to be reported. And when companies do, that might result in the IRS sending out more in refunds than it collects in corporate taxes, Rosenthal said.

“Most everyone is going to have a devastating 2020,” he said. “We’re going to see a lot of claims next year.”

james.osborne@chron.com
twitter.com/osborneja

Legal Notices

To place legal notices
email legals@chron.com
or call 713.224.6868.

BIDS & PROPOSALS

REQUEST FOR COMPETITIVE SEALED PROPOSALS

IDEA Public Schools- LAKE HOUSTON

IDEA Public Schools will accept Competitive Sealed Proposals for the IDEA Lake Houston campus from qualified offerors. Proposals due June 9th at 2:00 pm by email to tina.mckone@corgan.com. No proposals for this project shall be accepted after this deadline.

Project address is 5627 S Lake Houston Parkway, Houston, TX, 77049.

Project includes construction of a new 2-story school building that consists of steel framed with metal stud commercial construction with approximately 77,502 sq ft on a new occupied campus. The project will include sitework, paving, landscape, and interior finishes. Estimated construction is \$15,000,000.

Plans and Specifications will be available beginning May 17, 2020 from the office of Corgan. Contact tina.mckone@corgan.com to request an electronic submission of the bid documents.

Pre-proposal conference will be held via a Microsoft Teams video conference call on Tuesday, May 26th at 10:00am local time. You can type in the following URL into your web browser for access: <https://bit.ly/2Kio0WJ>. Reference division 00 10 00 for more information.

IDEA Public Schools reserves the right to reject any and/or all submittals, to award contracts as may appear advantageous to IDEA Public Schools and to waive all formalities in the procurement process.

The Houston Housing Authority (HHA), is soliciting sealed bids with the intent to establish a contract for the Installation of Gutters and Downspouts at Lincoln Park Apartments, in accordance with the requirements and terms and conditions specified in Invitation for Bid (IFB) IFB 20-21.

Interested parties are highly encouraged (but not required), to participate in a Pre-bid Teleconference that will be held 10 A.M. Central Daylight Time (CDT), June 1, 2020 per the instructions in Exhibit A of IFB 20-21.

Interested parties who wish to respond to this solicitation must submit the required documents in a sealed envelope by 10 A.M. CDT June 22, 2020 to the Houston Housing Authority Attn: Austin Y. Crofts, Procurement Specialist, Re: IFB 20-21 Installation of Gutters and Downspouts at Lincoln Park Apartments - DO NOT OPEN 2640 Fountain View Drive Houston, Texas 77057.

IFB 20-21 can be obtained by going to the doing business with HHA section of HHA’s website at www.housingforhouston.com, or by sending an e-mail to HHA’s Procurement Dept. at Purchasing@housingforhouston.com with IFB 20-21 in the subject line.

A Fair and Equal Employment Opportunity Agency. For assistance: Individuals with disabilities may contact the 504/ADA Administrator at 713-260-0528, TTY 713-260-0574 or 504ADA@housingforhouston.com.

LEGAL NOTICE

BakerRipley, a non-profit human services organization, announces a Request for Proposal (RFP) #20-10 for a **Work Order System**. The RFP will be posted on our website at <http://www.bakerripley.org/about/vendors> on June 2, 2020.

A “Highly Recommended” Vendor’s Conference is scheduled for Thursday, June 11, 2020 at 10:00 AM (CT) via Zoom.

Interested Vendors can submit a proposal for a **Work Order System** to ab@bakerripley.org.

The deadline for submitting a proposal is **Thursday, July 2, 2020 by 2:00 PM (CT)**. BAKERRIPLY ENCOURAGES SMALL AND HISTORICALLY UNDERUTILIZED BUSINESSES TO APPLY.

NOTICE TO BIDDERS

The Metropolitan Transit Authority of Harris County, Texas (METRO) is planning to issue the procurement documents listed in this advertisement. **IFB No. 4020000136: Upgrade Traffic Signals and Install Accessible Pedestrian Signals (APS) @ Twelve (12) Downtown Locations** Solicitation will be available on or about 5/26/2020.

Prospective bidders/proposers can view and download these solicitations by visiting METRO’s website at <https://www.ridemetroapp.org/procurement/>. If you are unable to download the documents or are having difficulty, please contact METRO Plan and BidRoom at (713) 739-4881.

NOTICE TO BIDDERS

The Metropolitan Transit Authority of Harris County, Texas (METRO) is planning to issue the procurement documents listed in this advertisement. **NOTE: IFB No. 4020000145 was replaced with IFB No. 4020000146: Purchase and Delivery of Type 31 AGM 12V Batteries for METRO’s Transit Vehicles.** Solicitation will be available on or about 05/18/2020.

Prospective bidders/proposers can view and download these solicitations by visiting METRO’s website at <https://www.ridemetroapp.org/procurement/>. If you are unable to download the documents or are having difficulty, please contact METRO Plan and Bid Room at (713) 739-4881.

NOTICE TO BIDDERS

The Metropolitan Transit Authority of Harris County, Texas (METRO) is planning to issue the procurement documents listed in this advertisement. **IFB No. 4020000147: Purchase and Delivery of ZF Transmissions for METRO’s Transit Vehicles.** Solicitation will be available on or about 5/18/2020.

Prospective bidders/proposers can view and download these solicitations by visiting METRO’s website at <https://www.ridemetroapp.org/procurement/>. If you are unable to download the documents or are having difficulty, please contact METRO Plan and Bid Room at (713) 739-4881.

ADVERTISEMENT FOR BIDS

CONSTRUCTION MANAGER-AT-RISK
Northampton Elementary School Renovations

Klein Independent School District

Satterfield & Pontikes Construction, Inc. as Construction Manager-at-Risk for Klein ISD, in accordance with Texas Government Code 2269, will receive bids or proposals from all qualified subcontractors for the Northampton Elementary School Renovations Project project.

Bids or proposals are due June 10, 2020 at 2pm, bids or proposals should be emailed to houstonbids@satpon.com, faxed to 713-996-1400, or mailed/delivered to the Satterfield & Pontikes Construction, Inc., 11750 Katy Freeway, Houston, TX 77079. Late bids will not be accepted.

There will be no public opening of bids or proposals. All bids or proposals shall be available after award of contract, or the 7th day after final selection of bids or proposals, whichever is later. After receipt of bids or proposals, Satterfield & Pontikes Construction, Inc. will conduct its evaluation of the subcontractor bids or proposals in relation to the project requirements and will select the bid(s) or proposal(s) that offers the best value to Klein ISD.

Klein ISD, the Owner, reserves the right to waive any informality and/or to reject any, or all bids, or proposals.

Contact Charles D. Reagan at creagan@satpon.com for additional information on this project. Please forward all questions to Charles with S&P, deadline for submitting questions is ten (10) days prior to bid day

Drawings and specifications will be available May 26, 2020 on www.satpon.com and in the Satterfield & Pontikes Construction, Inc. office located at 11750 Katy Freeway, Houston, TX 77079.

Drawings and Specifications may also be reviewed at:

Associated General Contractors
McGraw Hill Construction/Dodge, www.construction.com
Estate of Kenneth D. Kayes
3910 Kirby, #131, Houston, TX 77098,
(832) 613-0201

NOTICE TO CREDITORS

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Notice is hereby given that original Letters Testamentary for the Estate of Wanda Sue Waddell, Deceased, were issued on May 7, 2020, in Docket No. 20-CPR-034024 pending in County Court at Law No.1 of Fort Bend County, Texas, to: Daniel Nelson Hite and Michelle Bugno. All claims against the Estate of Wanda Sue Waddell, Deceased, should be presented to: Daniel Nelson Hite and Michelle Bugno. C/O Kurt M Andreason ANDREASON LAW FIRM, PLLC, P. O. BOX 19429 SUGAR LAND, TX 77496-9429. All persons having claims against this Estate which is currently being administered are required to present them within the time and in the manner prescribed by law. DATED the 21st day of May 2020. ANDREASON LAW FIRM By: Kurt M Andreason Attorney for the Estate

Notice is hereby given that original Letters Testamentary for the Estate of Kenneth D. Kayes, Deceased, were issued on May 13, 2020, in Docket No. 20-CPR-034193 pending in County Court at Law No.1 of Fort Bend County, Texas, to: Justin Kayes, Gabrielle Forrest and Andrew Kayes. All claims against the Estate of Kenneth D. Kayes, Deceased, should be presented to: Justin Kayes, Gabrielle Forrest and Andrew Kayes. C/O Kurt M Andreason ANDREASON LAW FIRM, PLLC, P. O. BOX 19429 SUGAR LAND, TX 77496-9429. All persons having claims against this Estate which is currently being administered are required to present them within the time and in the manner prescribed by law. DATED the 21st day of May 2020. ANDREASON LAW FIRM By: Kurt M Andreason Attorney for the Estate

Notice is hereby given that original Letters Testamentary for the Estate of Francisco M. Juarez, Deceased, were issued on May 15, 2020, in Docket No. 483787 pending in Probate Court No.1 of Harris County, Texas, to: Patricia Dominguez. All claims against the Estate of Francisco M. Juarez, Deceased should be presented to: Patricia Dominguez C/O Kurt M Andreason ANDREASON LAW FIRM, PLLC, P. O. BOX 19429 SUGAR LAND, TX 77496-9429. All persons having claims against this Estate which is currently being administered are required to present them within the time and in the manner prescribed by law. DATED the 22nd day of May 2020. ANDREASON LAW FIRM By: Kurt M Andreason Attorney for the Estate

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NOTICE TO CREDITORS

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Barbers Hill Independent School District

The Barbers Hill Independent School District will accept responses to its Request for Proposals (RFP) for selection of contractors to perform Job Order Contracting for Construction Services. The construction services will involve multiple independent JOC projects for the construction, repair, rehabilitation or alteration of various Districtwide Facilities with work scopes including but not limited to rehabilitation, renovation, expansion, and/or improvement of school buildings in the district.

Proposals will be received from firms until 2:00pm, Tuesday, June 9, 2020, at the Barbers Hill Administration Building, 9600 Eagle Drive, Mont Belvieu, TX 77580, in the Lobby / Reception Area. The selection process will follow the requirements of the Section 2269.055, Subchapter B, and Chapter 2269, Subchapter 1 of the Texas Government Code.

Barbers Hill ISD anticipates the maximum amount of Work to be awarded during the 5-year term of the Agreement will be \$20 million. Request for Proposal documents will be issued Tuesday March 26, 2020. Questions about the projects and the Request for Proposals should be addressed to PBK Architects, Inc., attention, Mr. Manny Torres, Principal.

Sealed Bid Solicitation #B701-21 Houston-Galveston Area Council Cooperative Purchasing Program

Sealed Bid Solicitation #B701-21 Houston-Galveston Area Council Cooperative Purchasing Program Buses – Shuttle, Transit, Trams and Other Specialty Buses. Pre-Bid Conference: 06/10/20 @ 9 am Response Deadline: 08/11/20 @ 1pm Public Opening: 08/11/20 @ 2pm 3555 Timmons Lane, Houston, TX. Per ADA, reasonable accommodation provided with 24 hour prior notice. 713-993-4554 or www.hgacbuy.org for info.

Sealed Proposal Solicitation #EP11-20 Houston-Galveston Area Council Cooperative Purchasing Program Emergency Preparedness & Safety Equipment Response Deadline: 06/22/20 @ 1pm Public Opening: 06/22/20 @ 2pm 3555 Timmons Lane, Houston, TX. Per ADA, reasonable accommodation provided with 24 hour prior notice. 713-993-2466 or www.hgacbuy.org for info.

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LEGAL NOTICES

Notice of Bankruptcy Sale An emergency hearing on the chapter 7 trustee’s motion to sell substantially all of the assets of debt- or KIMCO LLC free and clear of all liens will be held on May 26, 2020, at 11am CDT before the United States Bankruptcy Court for the Southern District of Texas. Case No. 20-60028. Inquiries: kmcsale@jmbllp.com

Sealed Bid Solicitation #B701-21 Houston-Galveston Area Council Cooperative Purchasing Program Buses – Shuttle, Transit, Trams and Other Specialty Buses. Pre-Bid Conference: 06/10/20 @ 9 am Response Deadline: 08/11/20 @ 1pm Public Opening: 08/11/20 @ 2pm 3555 Timmons Lane, Houston, TX. Per ADA, reasonable accommodation provided with 24 hour prior notice. 713-993-4554 or www.hgacbuy.org for info.

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