

BUSINESS



Philip Pacheco / Bloomberg

Joe Conte, co-owner of Water2Table Fish Co. in San Francisco, has pivoted from a restaurant supplier to making local deliveries of fresh seafood to consumers.

13-hour rescue plans and guts: How one industry is surviving

By Saijel Kishan and Michael Sasso
BLOOMBERG NEWS

Chad Inver used to supply wheels of cheese, 100-pound batches of beef fillets and cases of butter to restaurants, bars and hotels around Philadelphia. Now in the wake of America's coronavirus shut-down, he's surviving by selling goods to households via Ziploc bag.

After Pennsylvania issued lockdown orders in mid-March, forcing many customers to close, Inver spread the word on Facebook that he'd be selling items like 5-pound bags of pasta and 1-pound cases of mushrooms – for pick-up or home delivery – in a bid to keep afloat Larry Inver Wholesale Foods, which he runs with his parents. A few weeks in, it's working. Sales are surging, and the company has added two employees to meet demand.

"It's been crazy busy," said the 26-year-old Inver. "We've managed to generate almost the same amount of revenue that we had before the lockdown."

Inver is part of a growing number of food wholesalers who are pivoting to households to avoid a shutdown and laying off workers amid the covid-19 outbreak that's decimated small businesses. Over the past few years, the so-called direct-to-consumer movement has taken hold in categories like clothing and beauty with firms offering lower prices by eliminating the retailer middlemen. Food producers hadn't been as

quick to embrace this model, but are now catching up out of necessity.

What this shift means for the industry's long-term future remains to be seen.

Overall, about 60 percent of small businesses have temporarily pivoted their operations during the pandemic, according to Hello Alice, which offers advice and resources to small companies. And nearly 10 percent have made a permanent change.

Out on the west coast, the switch to retail meant that Joe Conte could hire back most of the workers that he'd laid off. He was preparing to close Water2Table Fish Co. after restaurant orders for halibut, black cod and sea bass evaporated when the Bay Area enacted America's first shelter-in-place order on March 16. But within a week, he started selling seafood to households.

On a typical day at San Francisco's Pier 45, Conte, who buys from local fishing boats, is putting together more than a hundred home deliveries for the Bay Area. The new program is generating about 60 percent of the revenue that he did from restaurants.

Since the lockdowns in the U.S., financially stricken small businesses are enacting a range of measures so they don't have to close. Restaurant owners have resorted to crowd funding and selling vouchers, fitness instructors are holding classes online and skin care companies are selling hand sanitizers.

Still, the road ahead for

them is precarious. Overhauling a business quickly, including revamping supply chains and finding enough new customers, is no doubt difficult. More than 10 percent of small businesses are on the verge of closing for good within the next month, according to a poll released by the U.S. Chamber of Commerce. Their survival is key because as a group they account for almost half of U.S. private employment.

In Atlanta, Kirk Halpern, who supplies restaurants in Georgia and South Carolina, had to quickly change when his business, Farmers & Fishermen Purveyors, collapsed. He reckons that 97 percent of sales got wiped out in one day last month; what he described as "boom...gone."

The 56-year-old responded by mapping out a plan over 13 hours to shift from supplying restaurants to delivering to households. His wife provided inspiration by asking friends if they wanted friends-and-family meat and seafood packages. Enough people responded that it gave him confidence to go public.

And so far Halpern is surviving. Gross profit is down about a quarter from before the crisis struck because the big orders from restaurants, which can total \$5,000, are gone, and being replaced by purchases that average less than \$200. But he's managed to keep his vans running and employees working. Both Halpern and Inver in Philadelphia said they plan to continue offering home deliveries once the pandemic passes.

Auto insurers are issuing \$7B in coronavirus refunds

By Abdel Jimenez
CHICAGO TRIBUNE

With highways and roads abandoned as motorists stay home during the COVID-19 health crisis, the nation's biggest auto insurers are refunding policyholders more than \$7 billion.

Fewer cars on the road typically means fewer accident claims, and according to Arity, a data and analytics firm owned by Allstate, the total number of miles driven nationwide since March 8 is down by more than half.

Here is a list of auto insurers, with details on what they are offering:

State Farm, a mutual insurer owned by its policyholders, will give its customers a \$2 billion rebate. Most policyholders will get a 25 percent credit for the weeks between March 30 and May 31, the Bloomington-based insurer said. State Farm said the percentage awarded will vary by state.

Geico will give back about \$2.5 billion to its auto and motorcycle customers. The company will issue a 15 percent credit as those policies come up for renewal between April 8 and Oct. 7. The credit also applies to new policies purchased with Geico during that time period.

Progressive Insurance said it will offer its personal auto policyholders a 20 percent credit for their April and May premiums, totaling about \$1 billion. Customers can expect those credits to be automatically applied to their accounts in May and June.

Allstate will return about \$600 million to its customers, which most policyholders will get back in the form of a roughly 15 percent credit on their premiums in April and May. Customers will receive the rebate through a credit to their bank account, credit card or on their Allstate account.

USAA, a member-owned association based in San Antonio, Texas, said it will return \$520 million to its members. Policy-

holders will receive a 20 percent credit on two months of premiums.

Liberty Mutual said it would return about \$250 million to personal auto insurance customers in the form of a 15 percent refund on two months of their annual premiums. The refunds will begin in April.

American Family Insurance will return about \$200 million to policyholders. The Madison, Wisconsin-based insurer will return \$50 for each vehicle insured.

The Hartford, which has an exclusive agreement with AARP to sell auto and home insurance products to its members, said it will give back about \$50 million to its auto customers in the next couple of months. Most customers will receive a 15 percent refund on their April and May premiums.

Farmers Insurance and 21st Century Insurance also said their customers will receive a 25 percent reduction in April premiums.

Nationwide said it will offer a one-time premium refund of \$50 for each insured vehicle. Customers will receive a refund in the next 30 days to their most recent method of payment.

Travelers said it will give its auto insurance customers a 15 percent credit on their April and May premiums.

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BIDS & PROPOSALS	BIDS & PROPOSALS	BIDS & PROPOSALS	BIDS & PROPOSALS	BIDS & PROPOSALS
ADVERTISEMENT FOR DESIGN-ASSIST SERVICES PROPOSALS San Jacinto Community College District (SJCCD) Central Campus Classroom Building Tellepsen Builders, L.P., serving as CMAR for the San Jacinto College District, requests Guaranteed Maximum Price proposals for Glass & Glazing and Drywall sub-contractors ONLY for the SJC Central Campus Classroom Building. Proposals are due to Tellepsen Builders, L.P. at or before 2:00 P.M. local time on Thursday 23, April 2020. Complete bid forms and proposals are to be uploaded to the Smart Bid Net System. To receive your invitation to Smart Bid, please contact Paul Bain by email at pbain@tellepsen.com or phone at (281)272-4922. If you are unable to upload your proposal, please contact Paul Bain to discuss alternative delivery methods. All proposals shall remain valid for 90 days. The owner, CM at Risk, and Architect reserve the right to reject any and all bids, to waive any informalities and irregularities in the proposal process and to make awards in the best interest of the San Jacinto Community College District. Project Documents and Specifications are available at the following locations for respondents to review for preparation of their Proposals: • Tellepsen's Houston Office - 777 Benmar, Suite 400, Houston, TX 77060 • SmartBidNet- By Invitation • Contact Paul Bain at (281-272-4922) or pbain@tellepsen.com for information.			REQUEST FOR COMPETITIVE SEALED PROPOSALS 2019 HIGH SCHOOL BAND TOWER REPLACEMENTS, HUCKABEE PROJECT NO. 1818-01-01; PROPOSAL NO. 19-11-5447R-RFP CYPRESS-FAIRBANKS INDEPENDENT SCHOOL DISTRICT The Cypress-Fairbanks Independent School District will accept Competitive Sealed Proposals until 2:00 P.M. on Tuesday, April 28, 2020 at the Cypress-Fairbanks Independent School District Facilities and Construction Office, 11430 Perry Road, Building B, Houston, Texas 77064. A Pre-Proposal Conference will be held Wednesday, April 22, 2020 at 10:00 A.M. at the Cypress-Fairbanks Independent School District Purchasing Office, Windfern Administrative Annex, 12510 Windfern Road, Houston, Texas 77064. Proposal Evaluation Criteria are published in the "Instructions to Proposers" section of the proposal documents. Plans and specifications will be released Thursday, April 16, 2020, and will be available from Huckabee at www.huckabee-inc.com/construction/ upon request. The Owner reserves the right to waive any informalities and to reject any or all proposals.	
LEGAL NOTICE BakerRipley, a non-profit human services organization, announces a Request for Proposal (RFP) #20-07 for Vendor Web Portal Solution . The RFP will be posted on our website at http://www.bakerripley.org/about/vendors on April 14, 2020. Interested Vendors can submit a proposal for Vendor Web Portal Solution to abrown@bakerripley.org . The deadline for submitting a proposal is Tuesday, June 2, 2020 by 2:00 PM (CT) . BAKERRIPLY ENCOURAGES SMALL AND HISTORICALLY UNDERUTILIZED BUSINESSES TO APPLY				

SEALED QUALIFICATIONS WILL BE RECEIVED BY PROCUREMENT SERVICES, PORT OF HOUSTON AUTHORITY EXECUTIVE OFFICE BUILDING, ATTN: BID/PROPOSAL RECEIPT DEPARTMENT, 111 EAST LOOP NORTH, HOUSTON, TEXAS 77029 UNTIL 11:00 A.M., ON May 19, 2020 FOR THE FOLLOWING:
PROFESSIONAL ENGINEERING SERVICES FOR PROFESSIONAL ENGINEERING SERVICES TO DESIGN WHARF 7 AND OPTIONAL WHARF 1 AT BAYPORT CONTAINER TERMINAL(RFQ-1485).
NOTE: THERE IS NO PRELIMINARY MEETING SCHEDULED FOR THIS PROJECT
 FIRMS INTERESTED IN SUBMITTING QUALIFICATIONS FOR THIS PROCUREMENT MAY OBTAIN A COPY OF THE RFQ FROM THE PORT OF HOUSTON AUTHORITY'S WEBSITE, <http://buyspeed.poha.com/bso>, WHERE VENDOR REGISTRATION AND "PROCUREMENT PACKAGE" DOWNLOAD INSTRUCTIONS ARE AVAILABLE.

NOTICE TO BIDDERS
The Metropolitan Transit Authority of Harris County, Texas (METRO) is planning to issue the procurement documents listed in this advertisement. RFP 40200000127: Program Management Information System for Planning Engineering & Construction. Solicitation will be available on or about April 6, 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.

LEGAL NOTICES	LEGAL NOTICES	LEGAL NOTICES	NOTICE TO CREDITORS	NOTICE TO CREDITORS
Metropolitan Transit Authority NOTICE OF PUBLIC COMMENT At its January 23, 20 meeting, the Board of Directors of the Metropolitan Transit Authority of Harris County, Texas (METRO) approved the FY2019 Urbanized Area Formula, the FY2019 State of Good Repair and the FY2019 Bus and Bus Facilities Programs of Projects. These Programs of Projects will be funded with grant support from the United States Department of Transportation Section 5307, Section 5337 and Section 5339 of the Fixing America's Surface Transportation Act (FAST Act). A complete listing of the projects can be found at: http://www.ridemetro.org/Pages/NewsPublicHearing.aspx . Members of the public may submit comments in writing to METRO Grant Programs office on the 5th floor, 1900 Main, Houston, TX 77002; or, requests for a public hearing will be accepted until 5:00 p.m., Friday, April 24, 2020. Further information may be obtained by contacting Albert Lyne, METRO Director of Grant Programs, at 713-739-4697 or al21@ridemetro.org . The approved FY2019 Program of Projects outlined above will become the final Program of Projects unless amended by the Board of Directors.			Sealed Bid Solicitation #PR11-20 Houston-Galveston Area Council Cooperative Purchasing Program Parks and Recreation Equipment Pre-Bid Conference: 04/23/20 @ 9 am Response Deadline: 06/17/20 @ 1pm Public Opening: 06/17/20 @ 2pm 3555 Timmons Lane, Houston, TX. Per ADA, reasonable accommodation provided with 24 hour prior notice. 713-499-6693 or www.hgacbuy.org for info.	

THE HOUSING AUTHORITY OF THE CITY OF PORT ARTHUR
NOTICE OF INVITATION FOR BID
IFB No. B20001
SALE OF SINGLE-FAMILY HOMES

AGENCY CONTACT PERSON Alyce Williams, Procurement Officer
 Telephone: 409-984-2660
 E-mail (preferred): alyce.williams@pahousing.org
 TDD: 800-735-2989 (800-RELAY TX)

HOW TO OBTAIN THE IFB DOCUMENT Call or e-mail Alyce Williams and a copy of the document will be e-mailed to you. Our office is currently closed to the public; however, arrangements may be made to pick up a hard copy if necessary.

VIEWING OF PROPERTIES Viewing of properties may be arranged by calling or e-mailing Alyce Williams no later than Friday, April 24, 3:00 PM.

PROPERTIES FOR SALE All properties are located in Port Arthur, Texas.
 5001 Lakeshore Drive
 4245 Ashland Drive
 3900 Dryden Road
 3908 Rachel Avenue
 3435 40th Street
 2140 Woodrow Drive
 6324 Diamond Avenue
 2001 Green Avenue
 3747 28th Street
 2100 Evergreen Drive
 2960 27th Street
 1126 Rosedale Drive
 3909 5th Street

BID SUBMITTAL RETURN Bidders shall submit a separate bid for each property they wish to bid on. Bids may be mailed to: Alyce Williams, Procurement Officer
 Agency Administrative Office
 920 DeQueen Blvd., Port Arthur, TX 77640
 Or bids may be e-mailed to: alyce.williams@pahousing.org

BID SUBMITTAL DEADLINE Friday, May 8, 2020, 3:00 PM. Late bids shall be rejected.

All qualified individuals and businesses are encouraged to respond.

ADVERTISEMENT FOR SUBCONTRACTOR/VENDOR PROPOSALS
Spring Independent School District (Spring ISD)
 Salyers Elementary School Drainage and Site Improvements
 SHS Natatorium Renovation
 Westfield HS NJROTC Renovations
 Gordan M. Anderson Leadership Center Renovation
 Bammel MS Pre-K Conversion

Tellepsen Builders, L.P. - Construction Manager at Risk (CMAR) for the Spring ISD, 2020 Summer Projects is requesting proposals for these projects. Included in these packages are:

- Salyers Elementary School
Project Description - Drainage and Site Improvements
- SHS Natatorium Renovation
Project Description - Existing Spring HS Natatorium Facility Renovations to bring facility up to code, pool and equipment refurbishing, replace existing diving stands and boards, installation of two new pool lifts; interior renovations of coaches' offices and locker room facilities & accessibility upgrades.
- Westfield HS NJROTC Renovations
Project Description - Renovations to 1st floor of Westfield HS to accommodate JROTC program currently housed in portable buildings; demolition, interior renovations, upgrades to MEPT systems, relocation of SPED programs.

Projects to be included on a future update:
 Gordan M. Anderson Leadership Center Renovation
 Project Description - approx. 11K sqft of renovation of a second floor of an existing building; demolition of some walls, interior finishes and accessibility improvements.

Bammel MS Pre-K Conversion
 Project Description - 4 classroom interior renovation to accommodate the Pre-K/K program. Clear site for playground and fencing. Awaiting Survey for site work.

Proposals are due to Tellepsen Builders, L.P. at 2:00 P.M. local time on Thursday, April 23. Submit via email to bidmaker@tellepsen.com, fax to (281-931-4468), or hand/mail delivery to Tellepsen at 777 Benmar Drive, Suite 400, Houston, TX 77060. Late proposals are not accepted.

Project Documents and Specifications are available at the following locations for Respondents to review in preparation of their Proposals:

- Tellepsen's Houston Office - 777 Benmar, Suite 400, Houston, TX 77060
- SmartBidNet- By Invitation only contact Mercedes Lopez mlopez@tellepsen.com
- AGC - Houston - 3825 Dacoma St., Houston, TX 77092 (713-843-3700)
- National Association of Minority Contractors - 3825 Dacoma St., Houston, TX 77092 (713-843-3791)

Contact Mercedes Lopez at 281.272.4939, mlopez@tellepsen.com for information regarding this project.

Stay legal and get noticed by emailing our team at legals@chron.com or calling 713.224.6868

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NOTICE TO CREDITORS
 Notice is hereby given that original Letters of Administration for the Estate of ALFRED HASELOFF, JR., Deceased, were issued on April 6, 2020, in Cause No. PR40144, pending in the County Court at Law No. 2 and Probate Court, Brazoria County, Texas, to: SHAWN HASELOFF. All persons having claims against this Estate which is currently being administered are required to present them to the undersigned within the time and in the manner prescribed by law.
 c/o: **A. G. Crouch**
Attorney at Law
235 W. Sealy Street
Alvin, Texas 77511
DATED the 9th day of April, 2020.
 /s/ A. G. Crouch
 A. G. Crouch
 Attorney for SHAWN HASELOFF
 State Bar No.: 05148000
 235 W. Sealy Street
 Alvin, Texas 77511
 Telephone: (281) 331-5288
 Facsimile: (281) 331-9346
 E-mail: agcrouch@crouchlawoffice.com
Dr. David Cech is leaving the Houston Methodist Department of Neurosurgery. His last day will be May 2nd, 2020. Patients needing copies of medical records or a referral to another neurosurgeon may call 713-441-3800.

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LEGAL NOTICES & A SNORING SPOUSE

TWO THINGS THAT KEEP YOU UP AT NIGHT

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