

THE MOTLEY FOOL

ASK THE FOOL

Buy or rent?

Q. Is it crazy to buy a home if there's a good chance I'll move in a few years?

F.P., Lafayette, Colo.

A: Think twice about doing so. For one thing, you can't be sure that the home will increase in value in a short period, and you don't want to have to sell for a loss, perhaps owing more than the home is worth. Remember to factor closing costs into your calculations. They typically average 2% of the home's value — and could range from \$2,000 to \$8,000 or more. Then there are real estate agent commissions, often 5% or 6% of the home's value, generally paid by the seller.

Given all that, you'll clearly pay a lot to buy and then sell your home. What's more, your monthly mortgage payments in the loan's early years will mostly be interest, not paying down the principal owed, so you won't be building equity. And while you own the home, you'll incur costs for insurance, property taxes and maintenance and repairs.

Consider just renting a home instead. If your rent is less than your costs as a homeowner would be, you'll be able to save and invest the difference and build a little nest egg for retirement or for a future down payment on a home.

A rent-or-buy calculator such as the one at Calculator.net/rent-vs-buy-calculator.html can help you decide.

Q: Did Social Security benefits increase in 2024?

S.S., Eagle, Idaho

A: They sure did. Most years feature a Social Security cost-of-living adjustment (COLA), and for 2024, the increase is 3.2%. Inflation has been significant in recent years, resulting in an 8.7% COLA last year and a 5.9% adjustment the year before.

FOOLISH TRIVIA

Name that company

I trace my roots back to 1918, when industrialist Andrew Carnegie found-

ed me as a nonprofit life insurance company offering a pension system for United States teachers. In 1952, I debuted the first variable annuity, and in 1990, a socially responsible investing option. I bought Nuveen Investments in 2014. I've grown a lot, and have more than \$1 trillion in assets under management. I paid more than \$5.6 billion in lifetime (annuity) income to retirees in 2022. I have no public shareholders and return my profits to my members. I've been named one of the world's most ethical companies. Who am I?

Last answer: *Salesforce*

THE MOTLEY FOOL TAKE
Humongous dividend

Shares of British American Tobacco (NYSE: BTI), owner of cigarette brands Camel and Newport, were recently down about 35% from a high two years ago. That has helped push up the company's dividend yield to 9.8%.

The stock is down in part due to a faster-than-expected decline in sales. Demand for cigarettes is falling, with the number sold in 2023 down 5.3% to 555 billion. It's been building a "noncombustible" side to its business, though, selling electronic cigarettes, oral nicotine pouches and heat-not-burn devices. (Its non-combustible brands include Grizzly, Vuse, Glo and Velo.) These products are generating over 30% of its revenue in 23 markets, and management is targeting a 50% revenue contribution company-wide by 2035.

Most investors own this stock for its dividend — and the company's forecasts for revenue and earnings growth are reassuring. The stock's recent forward-looking price-to-earnings (P/E) ratio of 6.7 is also appealing, below its five-year average of 8.2.

While cigarette sales are declining, British American Tobacco is developing other revenue streams. Tobacco stocks are not for everyone, but if you're not opposed, give this company a look. (The Motley Fool has recommended British American Tobacco stock and options.)

Andrews McMeel Syndication

PODESTA

From page B8

In conversation with Pascual, Podesta insisted on the staying power of current long-term federal investments in climate change mitigation and technology regardless of the outcome of November's election.

"The inflation Reduction Act is extremely durable because of the market response we've seen," Podesta said.

The packed room stirred when he ended his talk detailing his support of the administration's decision to reassess the environmental consequences of natural gas exports before permitting new projects, a stance that generated industry pushback against Energy Secretary Jennifer Granholm and criticism from U.S. Sens. Joe Manchin and Daniel Sullivan.

Podesta attempted to thread the needle on meeting both energy demands and climate reduction targets following a series of recent statements by key oil company executives dampening the post-COP28 industry momentum on eventual fossil fuel phase-out. Several have blamed the public's unwillingness to pay for low-carbon alternatives, with Saudi Aramco CEO Amin Nasser telling CERAAWeek attendees that the industry should "abandon the fantasy of phasing out oil

and gas."

Asked in the press briefing whether global emissions reduction driven by the COP conference relied too heavily on non-binding pledges, Podesta said the system of commitments was still crucial.

"We're not on track. We've got to push countries to do more, to do better," he said. "I think that COP continues to play a critical role in cranking the world towards ambition."

Still, he said the recent messaging shift among major energy companies, including Exxon Mobil, Saudi Aramco and Shell, did not call into question the current U.S. model to approach net-zero carbon emissions through partnerships and federal incentives from the Bipartisan Infrastructure Law and Inflation Reduction Act.

"The latest Department of Energy analysis is that we can reach 80% (emissions) reductions by 2030, based on the investments that we're seeing," Podesta told reporters. "I think the trajectory is clear. The question is speed and scale."

Podesta recently returned from a trip to Korea and Japan where he said local representatives were optimistic about the ability of the Inflation Reduction Act to "create an investment-led strategy." After CERAAWeek, he is scheduled to leave on a similar trip to Europe.

LEGAL NOTICES

HoustonChronicle.com/Place-Legals legals@chron.com 713.362.6868

Legals/Public Notices

NOTICE OF ANTICIPATED EXPEDITED RELINQUISHMENT OF THE PARENT-CHILD LEGAL RELATIONSHIP

TO: ROBERT ARTURO FUNEZ, A.K.A. ROBERTO ARTURO FUNEZ, JOHN DOE, and ANY AND ALL POSSIBLE FATHERS

YOU ARE HEREBY NOTIFIED, PURSUANT TO C.R.S. § 19-5-103.7, AS FOLLOWS:

You have been identified by the birth mother, Emily Ruby Oviedo, as a possible biological father of her child, who has an anticipated birth date of March 25, 2024 in Colorado. Ms. Oviedo plans to relinquish her parental rights to the child on an expedited basis in the Douglas County District Court, State of Colorado, where the adoption agency has their office, pursuant to C.R.S. § 19-5-103.5 in order to make the child available for adoption. Hope's Promise's address in Douglas County is 1585 Perry Street, Suite E, Castle Rock, CO 80104. In connection with this matter you are advised as follows:

1. Placing a child for adoption requires termination of the birth mother and alleged birth father(s) parent-child legal relationships. Termination of parental rights means that pursuant to a court order, all rights powers, privileges, immunities, duties and obligations existing between a parent and a child are permanently severed, except for inheritance rights, which will be severed at the time of the final decree of adoption. Upon termination of parental rights, a parent shall: (a) no longer have the right to custody of, or parenting time with the child; (b) no longer have the right to any information concerning the whereabouts, activities, health, or well-being of the child; and (c) have no say in any further decisions concerning said child.

2. As an alleged birth father, you have the right to contest the termination of any parental rights you may have to the child.

3. Failure to declare an intent to contest the termination of parental rights may likely result in a termination of parental rights to the child. In order to contest the termination of the parent-child legal relationship, you must:

a. Request and return a "Reply Form to Notice of Anticipated Relinquishment to Hope's Promise at either their main offices at 1585 Perry Street, Suite E, Castle Rock, CO 80104 or to Grob & Erich ,LLC, 12596 W. Bayaud Ave., Suite 390, Lakewood, CO 80228 by Certified Mail, Return Receipt Requested, no later than twenty-one (21) days after the date of this notice or before the birth mother's relinquishment petition is filed with the court, whichever occurs later. The date of notice shall be considered either: a) the date on which this notice was delivered to you personally by an employee or representative of Hope's Promise or; b) the date on the return receipt should you have received this notice by Certified Mail, whichever is applicable. You should bring photo identification with you for in-person submission.

b. In the case of an alleged father, you shall also file claim of paternity pursuant to Article 4 of Title 19, Colorado Revised Statutes in the Douglas County District Court at the address shown above and notify Hope's Promise pursuant to C.R.S. § 19-5-105.5. This claim of paternity must be filed no later than twenty-one (21) days after the date of this notice or before the birth mother's relinquishment petition is filed with the court, whichever occurs later. The date of notice shall be considered either: a) the date on which this notice was delivered to you personally by an employee or representative of Hope's Promise or; b) the date on the return receipt should you have received this notice by Certified Mail, whichever is applicable.

4. You may also waive your right to contest the termination of parental rights or deny paternity and doing so will likely result in a termination of any parental rights you may have to the child.

5. Further notices shall not be provided to you in connection with this matter and your parental rights, if any, will likely be terminated by the District Court, unless you have properly contested the matter in accordance with the above law.

Andrew Fitzgerald
Grob & Erich, LLC
Attorneys for Hope's Promise
Colorado Adoption Agency
Grob & Erich LLC 303-679-8266

Legals/Public Notices

NOTICE TO CREDITORS

Notice is hereby given that original Letters Testamentary for the Estate of THERESA LEMERY RIDOUT, Deceased, were issued on February 21, 2024, in Cause No. PR44258, pending in the County Court-At-Law No: 1 And Probate Court, Brazoria County, Texas, to: MICHELLE R. MCGOWEN.

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 21st day of February 2024.

/s/ A.G. Crouch
A.G. CROUCH
Attorney for MICHELLE R. MCGOWEN
State Bar No.: 05148000
235 W. Sealy Street
Alvin, Texas 77511
Telephone: (281) 331-5288
Facsimile: (281) 331-9346
Email: agcrouch@crouchlawoffice.com

Notice to Creditors

Notice to Creditors

NOTICE TO CREDITORS

Notice is hereby given that original Letters Testamentary for the Estate of THERESA LEMERY RIDOUT, Deceased, were issued on February 21, 2024, in Cause No. PR44258, pending in the County Court-At-Law No: 1 And Probate Court, Brazoria County, Texas, to: MICHELLE R. MCGOWEN.

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 21st day of February 2024.

/s/ A.G. Crouch
A.G. CROUCH
Attorney for MICHELLE R. MCGOWEN
State Bar No.: 05148000
235 W. Sealy Street
Alvin, Texas 77511
Telephone: (281) 331-5288
Facsimile: (281) 331-9346
Email: agcrouch@crouchlawoffice.com

NOTICE TO CREDITORS AD

\$90.00*

Contact our team:

legals@chron.com

OR

Visit our 24/7 website to place, anytime:

HoustonChronicle.com/Place-Legals

**Includes first 36 lines and 1 Affidavit of Publication. \$2.00 each additional line.*

Legals/Public Notices

Tillman Infrastructure, LLC is proposing to build a 130-foot Monopole (134-ft w/appurtenances) located at 16217 N. FWY Houston, TX 77090. Structure coordinates are: (N30-00-01.56/W95-25-50.00). No lighting is anticipated. The Federal Communications Commission (FCC) Antenna Structure Registration (ASR Form 854) file number is A1279630. Interested persons may review the application at www.fcc.gov/asr/applications by entering the file number. Environmental concerns may be raised by filing a Request for Environmental Review at www.fcc.gov/asr/environmentalrequest within 30 days of the date that notice of the project is published on the FCC's website. FCC strongly encourages online filing. A mailing address for a paper filing is: FCC Requests for Environmental Review, ATTN: Ramon Williams, 445 12th Street SW, Washington, DC 20554.

Legal Bids & Proposals

Request for Proposal – Houston-Galveston Area Council – Public Services – Fleet Services Equipment – FL10-24

H-GAC is soliciting responses for selecting qualified manufacturers, dealers, distributors, and service providers for fleet services equipment and related services to make these types of products and services available to Customers of the HGACBuy Cooperative Purchasing Program under blanket type contracts.

To view the solicitation documents, visit <https://www.hgacbuy.org/bid-notices>.

Response Deadline: May 2, 2024 @ 12:00 P.M. CST

Legal Bids & Proposals

COMPETITIVE SEALED PROPOSALS WILL BE RECEIVED BY PROCUREMENT SERVICES, PORT HOUSTON, UNTIL 11:00 A.M., ON APRIL 24, 2024, FOR THE FOLLOWING:

(CSP-3144) CONSTRUCTION OF CONTAINER YARD 6 AND 7 OF THE RECONSTRUCTION OF 87-ACRES OF CONTAINER YARDS AT BARBOURS CUT TERMINA

A PRE-PROPOSAL CONFERENCE WILL BE HELD ON APRIL 9 2024, AT 10:00 A.M. FOR INTERESTED VENDORS TO ASK QUESTIONS CONCERNING THE SCOPE. A TEAMS MEETING INVITE WILL BE POSTED ON BUYSPEED.

RESPONDENTS MUST SUBMIT RESPONSES ELECTRONICALLY VIA EMAIL TO: PROCUREMENTPROPOSALS@PORTHOUSTON.COM

NOTE: PLEASE INCLUDE THE SOLICITATION NUMBER AND THE PROJECT TITLE IN THE SUBJECT LINE.

SPECIFICATIONS MAY BE OBTAINED FROM PORT HOUSTON'S ePROCUREMENT WEBSITE: <https://buyspeed.porthouston.com>

Legal Bids & Proposals

Request for Proposal – Houston-Galveston Area Council – Public Services – Fleet Services Equipment – FL10-24

H-GAC is soliciting responses for selecting qualified manufacturers, dealers, distributors, and service providers for fleet services equipment and related services to make these types of products and services available to Customers of the HGACBuy Cooperative Purchasing Program under blanket type contracts.

To view the solicitation documents, visit <https://www.hgacbuy.org/bid-notices>.

Response Deadline: May 2, 2024 @ 12:00 P.M. CST

HoustonChronicle.com/Obits



Legal Bids & Proposals

REQUEST FOR QUALIFICATIONS WILL BE RECEIVED BY PROCUREMENT SERVICES, PORT HOUSTON, UNTIL 11:00 A.M., ON APRIL 10, 2024, FOR THE FOLLOWING:

(RFQ-3146) PROFESSIONAL ENGINEERING AND DESIGN SERVICES FOR PROPOSED ADDITIONAL TWIC LANES AT BAYPORT CONTAINER TERMINAL

A PRE-PROPOSAL CONFERENCE WILL BE HELD ON MARCH 18, 2024, AT 11:00 A.M. FOR INTERESTED VENDORS TO ASK QUESTIONS CONCERNING THE SCOPE. A TEAMS MEETING INVITE WILL BE POSTED ON BUYSPEED.

RESPONDENTS MUST SUBMIT RESPONSES ELECTRONICALLY VIA EMAIL TO: PROCUREMENTPROPOSALS@PORTHOUSTON.COM.

NOTE: PLEASE INCLUDE THE SOLICITATION NUMBER AND THE PROJECT TITLE IN THE SUBJECT LINE.

SPECIFICATIONS MAY BE OBTAINED FROM PORT HOUSTON'S ePROCUREMENT WEBSITE <https://buyspeed.porthouston.com>.

Citation by Publication

CAUSE NO: 2023-39113

IN THE 152ND JUDICIAL DISTRICT COURT OF HARRIS COUNTY, TEXAS

Plaintiff: WELLS FARGO BANK NA

vs.

Defendant: LINDA WATSON, SHANNON WATSON AND THE UNKNOWN HEIRS AT LAW OF JAMES W WATSON (DECEASED)

CITATION BY PUBLICATION

THE STATE OF TEXAS
County of Harris

NOTICE TO DEFENDANT: "You have been sued. You may employ an attorney. If you or your attorney do not file written answer with the clerk who issued this citation by 10:00am on Monday next following the expiration of forty-two days after the date of issuance of this citation and petition, a default judgment may be taken against you. In addition to filing written answer with the clerk you may be required to make initial disclosure to the other parties of this suit. These disclosures generally must be made no later than 30 days after you file your answer with the clerk. Find out more at TexasLawHelp.org."

To: UNKNOWN HEIRS AT LAW OF JAMES W WATSON (DECEASED) ADDRESS AND WHEREABOUTS ARE UNKNOWN

YOU ARE HEREBY COMMANDED to be and appear before the 152ND Judicial District Court of Harris County, Texas in the Courthouse in the city of Houston, Texas at or before 10:00 o'clock A.M. Monday, the 22ND day of APRIL, 2024, being the Monday after the expiration date of forty-two days after this citation is issued, and you are hereby commanded and required then and there to appear and file written answer to the PLAINTIFF'S ORIGINAL PETITION filed in said Court on the 6TH day of JUNE, 2023, in suit number 2023-39113 on the docket of said court, wherein **WELLS FARGO BANK, NA**, is Plaintiff(s), and **UNKNOWN HEIRS AT LAW OF JAMES W WATSON (DECEASED)** Defendant(s), the nature of plaintiff's demand and the said petition alleging: **OTHER PROPERTY SUMMARY: Plaintiff Wells Fargo Bank, N.A., its successors and assigns, by and through its attorney of record, Thuy Frazier or McCarthy & Holthus, LLP, 1255 West 15th Street, Suite 1060 Plano, Texas 75075, brought suit in rem only, against Linda Watson, Shannon Watson, the Unknown Heirs-at-Law of James W. Watson, Deceased, and other person(s) claiming any right, title, or interest through James W. Watson, as heir(s)-at-law to 8902 Kentshire Dr., Houston, Texas 77078 and legally described to wit: LOTS THREE HUNDRED EIGHTY-ONE (381) AND THREE HUNDRED EIGHTY-TWO (382), IN BLOCK SIXTEEN (16), OF KENTSHIRE PLACE SECTION TWO, AN ADDITION IN HARRIS COUNTY, TEXAS ACCORDING TO THE MAP OF PLAT THEREOF RECORDED IN VOLUME 41, PAGE 57, OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS.**

Notice hereof shall be given by publishing this Citation once a week for four consecutive weeks previous to the 19TH Day of APRIL, 2024, in some newspaper published in the County of HARRIS; if there be a newspaper published therein, but if not, then the nearest county where a newspaper is published, and this Citation shall be returned on the 22ND day of APRIL, 2024, which if forty-two days after the date it is issued, and the first publication shall be at least twenty-eight days before said return day.

HEREIN FAIL NOT, but have before said court on said return day this Writ with your return thereon, showing how you have executed same.

WITNESS: MARILYN BURGESS, District Clerk, Harris County, Texas

GIVEN UNDER MY HAND AND SEAL OF SAID COURT at Houston, Texas this 08TH day of MARCH, 2024.

MARILYN BURGESS, District Clerk
Harris County, Texas
201 CAROLINE, Houston, Texas 77002
P.O. Box 4651, Houston, Texas 77210

By: /s/ Wanda Chambers
CHAMBERS, WANDA, Deputy District Clerk

(SEAL)

Newspaper: **HOUSTON CHRONICLE**

Issued at the request of: FRAZIER, THUY
1225 WEST 15 ST STE 1060
PLANO, TEXAS 75075
BAR NUMBER: 24088129

YOU'VE
WORKED
HARD TO
CREATE
A PREMIUM
BRAND.

We'll make sure
Houston knows
who you are.

HoustonChronicle.com/
Advertise



LEGAL NOTICES
& A SNORING SPOUSE

Two things that keep you up at night.
Stay legal by posting your notice today!

legals@chron.com