



Constitutional Amendment Election

Early voting begins October 23

Early voting for the 2017 constitutional amendment election begins Monday, October 23rd and continues through November 3rd. Election Day is November 7th. Voters can go to any of 45 locations through Nov. 3 to cast early ballots. Election Day is Nov. 7. [See chart on last page.]

Harris County had 765 polling locations in November during the presidential election and about 5 percent might not be available for the upcoming election, Harris County Clerk Stan Stanart said during a news conference last Wednesday. [The Diana Lane location remains open.] “You can go anywhere in the county,” he said. “That makes it simple.”

Storm survivors can continue to claim residency at their damaged addresses if they are displaced. “It’s still your home,” Stanart said. “It’s still your residence even though you’re not physically there.”

Oct. 10 is the registration deadline to sign up to vote, to change addresses for those intending to permanently relocate or to register in another county.

Mail ballots available –

Voters who are displaced outside of Harris County and those within the county who are 65 or older or are disabled, can ask for mail ballots. Requests must be received by Oct. 27. The clerk’s office is sending teams to about a dozen nursing homes where at least five voters per address have requested ballots by mail, Stanart said. See the article on page 2 to find some clues to help you make election decisions.

Houston Chronicle, 10-5-17

TRTA Partners with Aetna to Offer Discounted Health Coverage Products

Tim Lee, *Inside Line*, 10-1-17

As members of the Texas Retired Teachers Association (TRTA) know, the TRS-Care retiree health insurance program is changing in 2018. You may have many questions about these changes, and it is important that you understand how your health care coverage will be affected.

For the past several months, TRTA has heard from members that the cost of coverage, especially for spouses, may be difficult to afford for some participants in TRS-Care when changes go into effect in January 2018. Many of our members who are Medicare A and B eligible have asked TRTA to search for dependable health care alternatives that can be trusted.

TRTA has heard this plea, and is now partnering with Aetna to provide solutions should TRS-Care no longer be an option for you. **TRTA is pleased to announce that Aetna is offering a suite of products endorsed by the TRTA Board of Directors and designed to meet a variety of health care needs. The products being offered are for retirees and dependents age 65 or older who are Medicare A and B eligible. These products are discounted for members of TRTA.**

Aetna, a company that has worked with the Teacher Retirement System of Texas (TRS) in the past as a provider for TRS-Care products, has coordinated with TRTA and TRS to come up with the best possible options for public education retirees. Aetna has worked diligently to address needs for retirees living on fixed incomes and has introduced special rates because of their relationship with TRTA. Please know that the Aetna programs being endorsed by TRTA are not part of TRS or the TRS-Care program. While TRTA is endorsing the Aetna plans as a possible alternative for members whose needs may be benefited, any decision to leave TRS-Care is one that should be made with education, review, and caution.

TRTA feels comfortable that Aetna will assist our members in making an educated decision, even if that decision is to stay with TRS-Care. As always, TRTA recommends careful review of any health care options, as a decision to leave TRS-Care could mean you may not be able to return to the program in the future.

Even if you or your spouse has considered leaving the TRS-Care program, please know that TRS-Care may still be the best option. We encourage you to communicate with TRS about any decisions you make regarding your health insurance coverage. Please be aware that if you leave TRS-Care, you will not be able to re-enter the program if you are already age 65 or older unless you have a special enrollment event, which is rare.

TRTA also urges caution for the next several months, as many retirees may be contacted by a variety of insurance companies in the individual market offering health care options. TRS-Care participants are part of a group plan, and the recent changes made to the TRS-Care program have prompted insurance companies to begin offering numerous alternative health options for retirees.

Understandably, choosing insurance products can be an overwhelming experience! TRTA cannot say whether or not one insurance product will work better for you and your spouse than another. TRTA's coordination with TRS and Aetna, however, ensures that you will be communicating with representatives who are familiar with your current TRS-Care coverage and can answer your questions effectively.

**Early Voting begins October 23rd
and ends Friday Nov. 3rd**

**Voting by mail applications must be
into the County Clerk by October 27th**

Most early voters go the second week; voters averse to standing in line should go the week of Oct. 23-29. Some of us have already voted by mail but the vote-by-mail deadline looms. If you wish to vote by mail get your application to the County Clerk as soon as possible but it must be **in his office** no later than October 27. To get an application form go to **harrisvotes.com**

or write to
Harris County Clerk
P.O. Box 1148
Houston, TX 77251-1148

**For Galveston County go to
galvestonvotes.org/early-vote-mail-FAQ.htm**

Or write to
Elections Division,
Galveston County Clerk
P. O. Box 17253
Galveston, TX 77552-7253

Harris County Early Voting Location
Freeman Branch Library
16616 Diana Lane, 77062

North Galveston Early Voting Locations

Dickinson City Hall 4403 Highway 3 Dickinson, Texas	Galveston County Law Enforcement Center 823 Grand Bacliff, Texas
League City County Annex 174 Calder Road League City, Texas	Friendswood City Hall 910 S. Friendswood Dr. Friendswood, Texas
League City Civic Center 400 West Walker League City, TX	Kemah Community Center 146 & Harris Ave. Kemah, Texas
League City Civic Center 400 West Walker League City, TX	Nessler Center (Surf Room) 2010 Fifty Ave N. Texas City

**League of Women Voters Guide for
November 7 election now available**

Dr. Bonnen's staff sent us the official link for the locations and hours of early voting polling places in Galveston County, please visit:

http://www.galvestonvotes.org/2017_Elections/November_General/PollingLocations.html

For Harris County, google harrisvotes.org/2017 and voter information including polling locations and a sample ballot will be available. For Galveston County google galvestonvotes.org/2017 for the same information. If you contact Dr. Bonnen's office his staff can send the Legislative commentary on each of the proposed amendments.

The following descriptions are from the “Texas League of Women Voters Guide” where you can find a host of information about the seven proposed amendments to the Texas Constitution that will be on the Nov. 7 ballot. I would suggest especially reading the pros and cons on the League’s web page before making your decision. The following is a short explanation of each of the propositions:

Proposition 1 would amend the constitution to allow the legislature to entitle a partially disabled veteran or the surviving spouse to a partial homestead exemption even if the homestead was donated at some cost to the veteran. Enabling legislation allows partially disabled veterans to claim a property tax exemption if they paid 50 percent or less of the market value for the house donated to them by a charity.

Proposition 2 would amend an article of the Texas Constitution that governs home equity loans—money borrowed against the value of a homestead by its owner using the property as a guarantee to repay the loan. This amendment proposes changes to the following terms:

Fee cap. Lower the maximum limit on fees that can be charged to borrowers from 3% to 2% of the loan principal and exclude the cost of appraisals, property surveys, title insurance premiums, title insurance, and title examination reports from calculation of the maximum limit on fees.

Refinancing. Allow a home equity loan to be refinanced as a non-home equity loan secured with a lien against the property if certain conditions are met. This is currently prohibited.

Home equity lines of credit. Repeal a provision that prevents additional advances on a home equity line of credit if the unpaid principal exceeds 50% of the fair market value of the homestead.

Agricultural homesteads. Allow a home equity loan for a homestead designated for agricultural use. This is currently prohibited.

Approved lenders. Expand the list of approved home equity lenders by adding subsidiaries of banks, savings and loan associations, savings

banks, and credit unions; and replace mortgage brokers with mortgage bankers and mortgage companies.

Proposition 3 would modify the holdover provisions for all unsalaried officers appointed by the governor such as appointees to volunteer boards and commissions. Current law, known as the “holdover” provision, allows all unsalaried appointees to continue to perform the duties of their office until a successor is duly qualified. “Holdovers” ensure continuation of functions but have been used to serve as extensions of terms of office.

This proposition makes it clear that if a term expires when the legislature is not in regular session, the officer will continue to serve only until the last day of the next regular session of the legislature. These unsalaried officials would not continue to serve in office past the expiration even if no successor has been appointed. If a new official is not appointed by the end of the session, then the office would become vacant.

Proposition 4 would require a court to notify the state attorney general when a party to litigation files a petition, motion, or other pleading challenging the constitutionality of a state statute. Courts must wait 45 days, after providing the notice, before entering a judgment holding the statute unconstitutional.

In 2011, the state legislature passed a statute with a similar notice and waiting period, but in 2013, the Texas Court of Criminal Appeals ruled that the law

was unconstitutional. Proposition 4 is designed to provide a constitutional basis for the notice and waiting period to restore the 2013 law.

Proposition 5 would enable certain professional sports team charitable foundations to conduct charitable raffles. Voters approved a constitutional amendment in 2016 to allow certain professional sports team charitable foundations that existed on January 1, 2016, to conduct charitable raffles at

home games. It authorized the 10 Texas major league sports franchises that had charitable foundations on that date to conduct charitable raffles.

Proposition 5 would expand the number of professional sports team charitable foundations that are eligible to hold charitable raffles at home sports

games. This amendment proposes to:

- Remove the restriction that only charitable foundations existing on January 1, 2016 may conduct charitable raffles
- Define “professional sports teams” eligible to conduct charitable raffles to allow professional hockey, basketball, football, baseball, soccer, motorsports, and golf teams, including minor leagues as well as major leagues ensures the state has an opportunity to defend the constitutionality of its laws.
- The proposed amendment would not alter the state’s separation of powers doctrine nor restrict the ability of courts to strike down laws as unconstitutional.
- This amendment would only provide the attorney general with notice so the attorney general could offer assistance to defend a state law. It would not change the authority of the attorney general’s office over criminal matters.

Proposition 6 would give property tax exemptions to surviving spouses of first responders killed in the line of duty if the spouse has not remarried. If the surviving spouse moves to a new homestead, the spouse is entitled to an equivalent homestead exemption for real property taxation.

Proposition 7 would amend the constitution to allow the legislature to authorize credit unions or other financial institutions to conduct promotional activities that can award a prize to one or more of the institution’s depositors selected by lot to encourage savings.

The enabling legislation for Proposition 7 defines raffles legalized under this amendment as savings promotion raffles; the criteria for entering is a

deposit of a specific amount into a savings account or savings program. Other terms of the savings account or program – fees, withdrawal limits, interest or dividends – must be commensurate with those of savings accounts or programs that are not subject to a savings promotion raffle.

Your State Legislators

Sen. Larry Taylor - 512-463-0111
League City - 281-332-0003
larry.taylor@senate.texas.gov

Rep. Dennis Paul - 512-463-0734
NASA area 281-488-8900
Dist. 129 area north of Clear Creek
dennis.paul@house.texas.gov

Rep. Greg Bonnen - 512-463-0729
League City - 281-338-0924
Dist. 24 - area south of Clear Creek
greg.bonnen@house.texas.gov

Rep. Ed Thompson - 512-463-0707
Pearland - 281-485-6565
Dist. 29 – area of Pearland/Alvin
ed.thompson@house.texas.gov

Rep. Wayne Faircloth - 512-463- 0502
Dist. 23 – Bacliff/Texas City
2121 Market Street, Suite 205
Galveston, Texas 77550
(409)762-0304
wayne.faircloth@house.texas.gov

Lt. Gov. Dan Patrick:
Capitol Station
P.O Box 1206 8
Austin, TX
512-463-0001

Website :www.ltgov.texas.gov

Just scroll to the bottom of his website and email a letter under:

“CONTACT THE LIEUTENANT GOVERNOR.”