

November 7, 2017 Constitutional Amendment Election Ballot Language

Please visit the Texas Legislature's Online (<http://www.capitol.state.tx.us/Home.aspx>) home page to obtain further information.

STATE OF TEXAS PROPOSITION NUMBER 1 (HJR 21)

"The constitutional amendment authorizing the legislature to provide for an exemption from ad valorem taxation of part of the market value of the residence homestead of a partially disabled veteran or the surviving spouse of a partially disabled veteran if the residence homestead was donated to the disabled veteran by a charitable organization for less than the market value of the residence homestead and harmonizing certain related provisions of the Texas Constitution."

STATE OF TEXAS PROPOSITION NUMBER 2 (SJR 60)

"The constitutional amendment to establish a lower amount for expenses that can be charged to a borrower and removing certain financing expense limitations for a home equity loan, establishing certain authorized lenders to make a home equity loan, changing certain options for the refinancing of home equity loans, changing the threshold for an advance of a home equity line of credit, and allowing home equity loans on agricultural homesteads."

STATE OF TEXAS PROPOSITION NUMBER 3 (SJR 34)

"The constitutional amendment limiting the service of certain officeholders appointed by the governor and confirmed by the senate after the expiration of the person's term of office."

STATE OF TEXAS PROPOSITION NUMBER 4 (SJR 6)

"The constitutional amendment authorizing the legislature to require a court to provide notice to the attorney general of a challenge to the constitutionality of a state statute and authorizing the legislature to prescribe a waiting period before the court may enter a judgment holding the statute unconstitutional."

STATE OF TEXAS PROPOSITION NUMBER 5 (HJR 100)

"The constitutional amendment on professional sports team charitable foundations conducting charitable raffles."

STATE OF TEXAS PROPOSITION NUMBER 6 (SJR 1)

"The constitutional amendment authorizing the legislature to provide for an exemption from ad valorem taxation of all or part of the market value of the residence homestead of the surviving spouse of a first responder who is killed or fatally injured in the line of duty."

STATE OF TEXAS PROPOSITION NUMBER 7 (HJR 37)

"The constitutional amendment relating to legislative authority to permit credit unions and other financial institutions to award prizes by lot to promote savings."



These students had perfect attendance for the 2016-2017 school year. They were rewarded with gift cards and other items from Whataburger, Dairy Queen, Sonic, and Subway. They were recognized at this year's first high school pep rally. Photo (top row, left to right): Raven Faison, Nayelie Moreno, and Makenzie Williams (bottom row, left to right): AJ Greshman, Mauro Gallegos, Saniel Acosta, Luis Rosas, and Alex Rodriguez

How can you protect your credit information?

As many of you have heard on the news, Equifax, a credit monitoring company, was hacked this past July. They report that data from approximately 143 million Americans was breached. (*Washington Post* 9/7/17 – www.washingtonpost.com)

You can easily find information on the internet (consumer.ftc.gov) on how to place a "fraud alert" on your information with a credit monitoring company – this option is free. When your credit information is accessed, your identity must be verified. This type of alert stays on your report for 90 days. This can be done by calling one of the credit monitoring company (Equifax.com 1-800-685-1111, Experian.com 1-888-397-3742, and TransUnion.com 1-800-916-8800).

The other option is to place a "credit freeze" on your account by contacting a credit monitoring company, which makes it very difficult for identity thieves to open accounts in your name. This option could cost you (cost varies from state to state) and may stay on your account up to seven years. You can also ask for the freeze to be lifted, and the credit company must do so within three business days of your request. This may also cost a small fee.

If you want to learn more about your credit, visit one of the web sites named above; answer some security questions and then you will be provided with some "general" information about your credit history. To obtain your "credit score", you may have to pay a small fee to access it. Experian asks that you agree to their "Terms and Conditions" (approximately 17,596 words). *Take the time to read this information as you may be signing up for their credit monitoring service, which will cost a monthly fee after a trial period.*

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