

# FRIENDSHIP

During this time of the year many people connect with or think about "Friends." Generally, our friendships are developed, nurtured and grow throughout our lives. Our friendships usually start the growth process in the neighborhoods where we live. Friendships however, continue to grow at schools, colleges/universities, workplaces, social and religious groups, etc. These Old and New friends genuinely share special places in our minds and hearts for many years.

*"Friends play an important part of our life. Treasure the tears, treasure the laughter, but most importantly, treasure the memories." - Dave Brenner*

## Family and "Friends" Extend Congratulations To Long Time True Friends

# Marvin and Morene Douglas'

72<sup>nd</sup> Wedding Anniversary  
December 3, 2017



As Duke Ellington said, "We Love You Madly."

## Mike Siegel Announces Campaign for Congressional Seat Held by \$300 Million Republican



Mike Siegel with his wife Hindatu and their children Malik and Hamza.

AUSTIN, TX - Drawing inspiration from recent Democratic gains in Virginia and Oklahoma, Austin attorney Mike Siegel announced his candidacy for the 10th Congressional District of Texas, a seat currently held by seven-time incumbent Michael McCaul. "I am running to fight for Texans who are left behind by the current administration, which seems singularly focused on enriching the wealthiest Americans while taking as much as possible from the rest of us," Siegel declared.

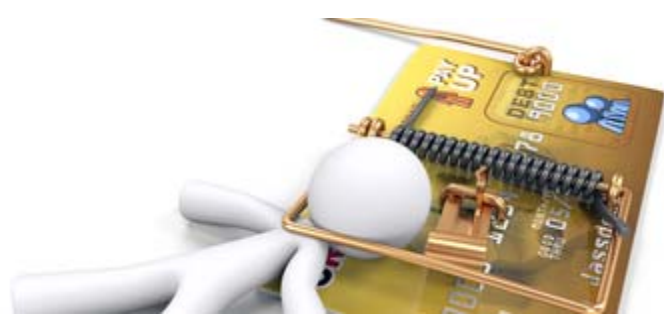
Siegel, who currently serves as an Assistant City Attorney for the City of Austin, is best known locally for suing Governor Greg Abbott after the passage of Senate Bill No. 4, the "sanctuary city" bill that threatens to remove local officials and criminally prosecute police chiefs who protect immigrant families. Siegel has also challenged landlords who fail to maintain apartment complexes, and he recently sued the State of Texas for discriminating against renters who utilize government assistance.

"My campaign will highlight how Rep. McCaul has personally enriched himself, to the tune of several million dollars, by voting for the recent Tax Bill," Siegel declared. "McCaul is one of the most loyal Republicans to President Trump, going so far as to say he wants to 'build a wall and make Mexico pay for it.' This type of leadership does nothing to benefit working Texans and our families, and we need a change."

Siegel's prior experience includes several years as a public school teacher and union representative; several years running nonprofit education agencies providing free after-school and summer programs; and a prior legal practice representing whistleblowers and victims of discrimination.

Siegel will file his candidacy with the Texas Democratic Party at 2:30 p.m. on Tuesday, December 5th. More information is available on the campaign website.

## How to get in trouble with credit card debt



Students can get into trouble with credit card debt if they don't take time to think about what they're doing, according to KHEAA.

One quick way to get into trouble is to carry a high balance and pay only the minimum payment each month.

If you have a \$1,500 balance, your minimum payment might be \$30 a month, since many credit card companies set the minimum payment at 2 percent of the balance. Let's say your card carries a 22 percent interest rate. If you only pay \$30 a month and don't charge anything else until you pay off the entire balance, it will take you more than 11 years to pay your balance down to zero — and you'll pay \$2,600 in interest.

It's worse, of course, if you pay the \$30 and turn around and charge another \$30.

That circle is especially bad for students. Many college officials say more students drop out because they have to go to work to pay off their credit cards than because they flunk out.

Before using your credit card, ask yourself if you really need what you're buying and if you can afford it. And if you can't pay off the entire balance, pay as much as you can, not just the minimum.

KHEAA is a public, non-profit agency established in 1966 to improve students' access to college. It provides information about financial aid and financial literacy at no cost to students and parents. KHEAA also helps colleges manage their student loan default rates and verify information submitted on the Free Application for Federal Student Aid (FAFSA). To learn more about those services, visit [www.kheaa.com](http://www.kheaa.com).

In addition, KHEAA disburses private Advantage Education Loans on behalf of its sister agency, KHESLC. For more information about Advantage Education Loans, please visit us on our website at [www.advantageeducationloan.com](http://www.advantageeducationloan.com).

**PROTECT THE PLACES YOU LOVE.  
LEAVE NO TRACE**

## PRINCIPLE 3: DISPOSE OF WASTE PROPERLY

You can help protect Austin's natural spaces by practicing Leave No Trace. When visiting parks, trails, and outdoor spaces, make sure you can pack out all trash and leftover food that you bring in. Bring reusable containers for food and drinks, and extra bags for trash. Pack it in and pack it out and #LeaveNoTrace.

**GET MORE TIPS AT [AUSTINTEXAS.GOV/LEAVENOTRACE](http://AUSTINTEXAS.GOV/LEAVENOTRACE)**

