

THINK NEW MEXICO

A RESULTS-ORIENTED THINK TANK SERVING NEW MEXICANS

ANNUAL REPORT

2021-2022



**ENDED
PREDATORY LENDING**



**REPEALED THE TAX
ON SOCIAL SECURITY**



**ENACTED FINANCIAL
LITERACY STANDARDS**



About Think New Mexico

Think New Mexico is a results-oriented think tank whose mission is to improve the lives of all New Mexicans, especially those who lack a strong voice in the political process. We fulfill this mission by educating the public, the media, and policymakers about some of the most serious challenges facing New Mexico and by developing and advocating for enduring, effective, evidence-based solutions.

Our approach is to perform and publish sound, nonpartisan, independent research. Unlike many think tanks, Think New Mexico does not subscribe to any particular ideology. Instead, because New Mexico is at or near the bottom of so many national rankings, our focus is on promoting workable solutions that will lift all New Mexicans up.

Organization Information

Think New Mexico began its operations on January 1, 1999. It is a tax-exempt organization under section 501(c)(3) of the Internal Revenue Code. In order to maintain its independence, Think New Mexico does not accept government funding. Contributions from individuals, businesses, and foundations are welcomed, encouraged, and tax-deductible.

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A black and white photograph of a wooden fence post against a cloudy sky. The post is weathered and has several horizontal rails attached to it. The sky is filled with soft, white clouds.

Think New Mexico's Results

As a results-oriented think tank serving New Mexicans, Think New Mexico measures its success based on changes in law or policy we help to achieve and that improve the lives of all New Mexicans.

Our results include:

- Making full-day kindergarten accessible to every child in New Mexico
- Repealing the state's regressive tax on food and successfully defeating attempts to reimpose it
- Creating a Strategic Water Reserve to protect and restore New Mexico's rivers
- Establishing New Mexico's first state-supported Individual Development Accounts to alleviate the state's persistent poverty
- Redirecting millions of dollars a year out of the state lottery's excessive operating costs and into college scholarships
- Reforming title insurance to reduce closing costs for homebuyers and homeowners who refinance their mortgages
- Streamlining and professionalizing the state Public Regulation Commission
- Creating a one-stop online portal for all business fees and filings
- Establishing a user-friendly health care transparency website where New Mexicans can find the cost and quality of common medical procedures at any hospital in the state
- Enacting the Work and Save Act to make state-sponsored Individual Retirement Accounts accessible to New Mexicans who lack access to retirement savings through their jobs
- Making the state's infrastructure spending transparent by revealing the legislative sponsors of every capital project
- Adding financial literacy to the state's education standards
- Ending predatory lending by reducing the maximum annual interest rate on small loans from 175% to 36%
- Repealing the tax on Social Security for middle and lower income New Mexicans

IMAGE:

Summer Storm Over the Painted Kiva. Photo by Alex Candelaria Sedillos

Think New Mexico's Board of Directors

Consistent with our nonpartisan approach, Think New Mexico's board is composed of Democrats, Independents, and Republicans. They are statesmen and stateswomen who have no agenda other than to help New Mexico succeed. They are also the brain trust of this think tank.

Clara Apodaca, a native of Las Cruces, was First Lady of New Mexico from 1975–1978. She served as New Mexico's Secretary of Cultural Affairs under Governors Toney Anaya and Garrey Carruthers and as senior advisor to the U.S. Department of the Treasury. Clara is the former President and CEO of the National Hispanic Cultural Center Foundation.



Jacqueline Baca has been President of Bueno Foods since 1986. Jackie was a founding board member of Accion and has served on the boards of the Albuquerque Hispano Chamber of Commerce, the New Mexico Family Business Alliance, and WESST. In 2019, she was appointed to the Federal Reserve Bank of Kansas City's Denver Branch Board of Directors.



Paul Bardacke served as Attorney General of New Mexico from 1983–1986. He is a Fellow in the American College of Trial Lawyers, and he handles complex commercial litigation and mediation with the firm of Bardacke Allison in Santa Fe. Paul was a member of the National Park System Advisory Board for seven years.



Notah Begay III, Navajo/San Felipe/Isleta Pueblo, is the only full-blooded Native American to have played on the PGA Tour, where he won four tournaments. He now works with Native communities to develop world-class golf properties. Notah founded The Notah Begay III Foundation (NB3F), which works to reduce obesity and diabetes among Native American youth.



Garrey Carruthers served as Governor of New Mexico from 1987–1990 and as Chancellor of the system and President of New Mexico State University from 2013–2018. In between he was Dean of the College of Business at NMSU and President and CEO of Cimarron Health Plan. Garrey was instrumental in establishing the Arrowhead Center for economic development in Las Cruces.





LaDonna Harris is the Founder and Chair of the Board of Americans for Indian Opportunity. She is also a founder of the National Women's Political Caucus. LaDonna was a leader in the effort to return the Taos Blue Lake to Taos Pueblo. She is an enrolled member of the Comanche Nation.



Edward Lujan is the former CEO of Manuel Lujan Agencies, the largest privately owned insurance agency in New Mexico. Ed is also a former Chairman of the Republican Party of New Mexico, the New Mexico Economic Development Commission, and the National Hispanic Cultural Center of New Mexico, where he is now Chair Emeritus.



Liddie Martinez is a native of Española whose family has lived in northern New Mexico since the 1600s. She is the Market President-Los Alamos for Enterprise Bank and Trust and a past Board Chair of the Los Alamos National Laboratory Foundation. She also farms the Rancho Faisan. Liddie served on Governor Michelle Lujan Grisham's Economic Recovery Council.



Judith K. Nakamura was a member of the New Mexico judiciary from 1998–2020. She was appointed to the New Mexico Supreme Court in 2015, and in 2017, she became only the fourth woman to serve as Chief Justice in the Court's 108-year history. Judy is an avid hot air balloon pilot and she serves on the board of the Albuquerque International Balloon Fiesta.



Fred Nathan, Jr. founded Think New Mexico and is its Executive Director. Fred served as Special Counsel to New Mexico Attorney General Tom Udall from 1991–1998. In that capacity, he was the architect of several successful legislative initiatives and was in charge of New Mexico's lawsuit against the tobacco industry, which resulted in a \$1.25 billion settlement for the state.



Roberta Cooper Ramo is the first woman elected President of the American Bar Association and the American Law Institute. Roberta has served on the State Board of Finance and was President of the University of New Mexico Board of Regents. In 2011, she was inducted into the American Academy of Arts and Sciences. Roberta is a shareholder in the Modrall Sperling law firm.

Dear New Mexican:

During this year's legislative session only 64 bills passed out of the 503 that were introduced, the lowest number for at least the last decade. We are delighted that two of those bills were reforms that Think New Mexico championed to end predatory lending and to repeal the tax on Social Security income for middle and lower income seniors.

Passing impactful legislation often takes multiple attempts over several years. Ending predatory lending took two years from the publication of our report making the case for this reform, and repealing the tax on Social Security income took three years from the issuance of our report on the state's retirement security crisis.

Perhaps the best example is the food tax. We began our campaign to repeal this regressive tax in 2001, and we won passage of the repeal after a three-year fight. In the two decades since, we have fended off repeated attempts to reimpose the tax, and just last year, we strengthened the law to make sure that the most vulnerable New Mexicans are not paying taxes on delivered groceries.

We are able to keep working on these issues for as long as it takes to transform our recommendations into reality thanks to our social investors. Their consistent support, even during the lean years when we come up empty-handed, makes possible the years like this one, when we are able to enact laws that will tangibly improve the lives of so many New Mexicans.

As you can see in the box below, in 2021 Think New Mexico's financial supporters realized a social return on their investments in excess of 27,000%! We hope you will consider making your own investment in this work by sending a contribution in the enclosed yellow envelope, giving online at www.thinknewmexico.org, or supporting Think New Mexico in one of the many ways listed on the back inside cover. We are excited about what we might be able to accomplish in the years to come with your help.

Fred Nathan Jr.
Fred Nathan, Jr.

**Think New Mexico's
STAFF**



Abenicio Baldonado
Education Reform Director



Kristina G. Fisher
Associate Director



Susan Martin
Business Manager



Fred Nathan, Jr.
Executive Director

2021 SOCIAL RETURN ON INVESTMENT: 27,400%

In 2021, Think New Mexico raised slightly more than \$1 million and saved New Mexicans \$275 million: 115,000 seniors will save about \$100 million from the Social Security tax repeal, and 240,000 mostly low-income New Mexicans will save approximately \$175 million from ending predatory lending. Thus, every \$1 invested in Think New Mexico last year put \$275 back in the pockets of New Mexicans annually.

ENDING THE TAXATION OF DELIVERED GROCERIES



It's been more than 20 years since Think New Mexico first began fighting to repeal New Mexico's regressive food tax, and to our astonishment, the fight continues. During the height of the Covid-19 pandemic, we learned that some grocers—primarily large out-of-state chains—were taking advantage of a loophole in the law to tax the sale of food that New Mexicans ordered for delivery, even though food has been tax-free since Think New Mexico won passage of the repeal in 2004. This extra expense for delivered groceries was particularly harmful for elderly, disabled, and immunocompromised New Mexicans. So last year, Think New Mexico successfully championed the enactment of legislation closing the loophole. Our law took effect July 1, 2021, and we soon heard from two New Mexicans that they were still being taxed on their delivered groceries from Walmart. We alerted the New Mexico Taxation and Revenue Department and Walmart's corporate managers, and they quickly came into compliance with the new law.

LAS CRUCES SUN-NEWS

‘Money’s money:’ Walmart taxed grocery deliveries after N.M. tax deduction bill took effect

BY MIRANDA CYR JULY 20, 2021

LAS CRUCES—Weeks after the new bill went into effect that included delivered groceries in New Mexico’s Gross Receipts tax deductions, two individuals reported taxes on their Walmart deliveries.

House Bill 98 was signed by Gov. Michelle Lujan Grisham on April 5, and went into effect on July 1.

William Turner, a Las Cruces resident, noticed a \$6.50 tax on his \$96.30 Walmart order receipt on July 14. A woman in Rio Rancho found a tax on her order that same week.

“It’s not a great deal of money, but money’s money,” Turner said.

During the pandemic, New Mexicans noticed gross receipts tax charges on their delivered groceries, which would normally be tax-free in grocery stores. Delivered groceries became popular due to the COVID-19 pandemic and the push to stay indoors whenever possible. Turner was one of those people who turned to delivered grocery options.

“The pandemic of course made delivered groceries much more attractive,” Turner said. “They’ve been taxing (delivered groceries) ever since we started, which is probably maybe a year and a half ago.”

“Under the old law, groceries had to be purchased at a qualifying grocer to be eligible for the deduction, wording that predated the recent popularity of grocery deliveries,” stated a press release from the New Mexico Tax and Revenue Department on April 13.

In 2004, a bill was passed making most grocery items qualify for the food tax deduction. However, hot, pre-made foods, pet food, alcoholic beverages and household supplies are taxable.

In the previous verbiage, only “sale of food at a retail food store ... may be deducted from gross receipts.” The new bill changed the word “at” to “by,” effectively making delivered goods also deductible.

“It is deeply disturbing that Walmart is continuing to tax delivered groceries even though the legislature passed a law in March that explicitly prohibits taxing groceries, beginning July 1, 2021,” stated Fred Nathan of Think New Mexico, a group that initially pushed representatives to make the change in the language of the bill.

Turner said he had been following Think New Mexico’s push for the bill, which partly made him realize the continued tax in the first place.

A Walmart spokesperson gave a statement to the Sun-News about the tax.

“After receiving clarification from the state on the new tax exemption law, we are working to remove assessment of sales tax on eligible delivered food items. We apologize for the confusion.”

The spokesperson didn’t give a specific timeline regarding when shoppers will see this change enacted. Walmart will be working toward reimbursing incorrectly charged customers as well, the company stated.

ENDING PREDATORY LENDING

In 2020, Think New Mexico published a report proposing to end predatory lending by reducing the maximum annual interest rate on small loans from 175% to 36%. We came close to enacting this reform during the 2021 session, but the army of lobbyists for the predatory lending industry derailed the bill in the final hours of the session. In the months that followed, Think New Mexico kept up the pressure on lawmakers to pass this reform. We won the support of the Hispano Chamber of Commerce and the New Mexico Chamber of Commerce, and their endorsements helped persuade several Republican legislators who had opposed the bill last time to vote for it when we brought the bill back during the 2022 session. Meanwhile, two of our board members, LaDonna Harris and Notah Begay III, made the case for why ending predatory lending is so important to New Mexico's native communities. This year, the bill passed the House on a bipartisan vote of 51–18, the Senate on a vote of 19–8, and it was signed into law by the Governor. When the law takes effect next January 1, it will end four decades of predatory lending in New Mexico. Based on data from the state Regulation and Licensing Department, we estimate that this reform will save 240,000 low-income New Mexicans approximately \$175 million a year in interest and fees.



ALBUQUERQUE JOURNAL

WEDNESDAY, FEBRUARY 9, 2022

Bill aimed at ‘predatory’ loans gains momentum

Measure goes to Senate after winning bipartisan support in House vote

BY DAN MCKAY AND DAN BOYD
JOURNAL CAPITOL BUREAU

SANTA FE — Legislation that would sharply reduce New Mexico's interest rate cap for storefront lenders could move quickly in the Senate after winning bipartisan support in a late-night House vote — a breakthrough supporters say pushes the bill closer than ever to passage.

In an attempt to crack down on what some describe as “predatory” loans, the proposal would lower the annual interest rate cap on small loans to 36%, bringing the limit in line with what federal law allows for active-duty members of the military. The state now allows an interest rate of 175% a year.

A similar measure to lower the cap died last year amid a deadlock between the House and Senate over where to set to the maximum rate.

But it was the House, not the Senate, that balked at approving a rate as low as 36% for all small loans during the 2021 debate.

In a reversal this year, the House late Monday voted 51-18 in favor of capping the interest rate at 36%. The bill, House Bill 132, was amended to also permit a 5% one-time charge — similar to an origination fee — for loans of \$500 or less. ...

The House vote came about 11:30 p.m. Monday after a three-hour debate over the storefront lending industry.

Eight Republicans joined almost every Democrat in voting in favor of the bill, in addition to support from Rep. Phelps Anderson, a Roswell independent and co-sponsor of the bill. Two Democrats casted “no” votes. ...

“The big bipartisan vote in the House is a watershed moment in the fight to end predatory lending in New Mexico,” Kristina Fisher, associate director of the nonpartisan group Think New Mexico, said in a written statement.

The 5% fee proposal developed by the House “is a reasonable

compromise,” she said, “and we will not oppose it.” ...

New Mexico has a long history debating how to regulate the loan industry.

A previous 36% cap on loan interest rates was abolished by the Legislature in the 1980s amid high inflation, according to research done by Think New Mexico, which has pushed for the lower rate cap to be reinstated.

After years of debate at the Roundhouse, lawmakers passed a 2017 bill that established the current 175% small loan interest rate cap and banned so-called payday loans with terms of less than 120 days.

The Roundhouse debate has attracted the attention of many national companies that have hired lobbyists to represent their interests.

Small loan companies gave \$140,000 in campaign contributions to New Mexico candidates and political committees during the 2020 election cycle, according to a recent report by New Mexico Ethics Watch.

Native communities need legislative action to end predatory lending

LaDonna Harris and Notah Begay III

It is urgent that the Legislature and Governor Michelle Lujan Grisham enact House Bill 132 (Herrera, Egolf and Garratt) during the 2022 session to reduce the maximum annual interest rate on small loans from 175%, one of the highest rates in the nation, to 36%.

This issue is personal to us, as the burden of predatory lending does not fall evenly on all New Mexicans.

Even though Native lands make up less than 10% of the state's geography, 64% of predatory lenders in New Mexico operate within 15 miles of our reservation communities.

It is our families, friends and neighbors who get caught in the cycle of insurmountable debt created by the high interest structure of predatory loans. This cycle drains financial resources from individuals, families, and our communities, and causes great personal and financial turmoil.

As proud board members of Think New Mexico, the nonpartisan statewide think tank whose 2020 report made a compelling case for capping interest rates at 36%, we know that a 36% interest rate cap can work because both the federal government and other states have proven it.

Access to capital has always been a privilege available to the American people. It is this access that promotes entrepreneurship and innovation in individuals and businesses.

A cap of 36% interest on high-risk loans is a fair and competitive rate as determined by the federal government.

In 2006, the Department of Defense recognized that predatory lending was impacting national security because so

many members of the military were getting trapped by high-interest loans.

So Congress and President George W. Bush, working in bipartisan fashion, passed the Military Lending Act, capping the annual interest rates of loans to military service members and their families at 36%.

Thanks to this federal law, Native American service members and their families are already shielded from predatory loans – but many families remain at risk.

At least 14 other states have enacted firm caps of 36% APR or less on car title and installment loans and also eliminated or strictly limited payday loans.

Every time one of these laws is passed, high-cost lenders claim that communities like ours would lose access to credit. This is false.

In fact, responsible lenders have stayed in those states and continued to offer loans at 36% or less; low-cost loans from credit unions increased; and community institutions have ensured that affordable credit is widely available.

In South Dakota, for example, after interest rates were capped at 36% in 2016, two Native-led Community Development Financial Institutions, the Black Hills Community Loan Fund and the Four Bands Community Loan Fund, provided millions of dollars in affordable loans to needy borrowers.

Here in New Mexico, we have 142 credit union branches across the state, along with 17 CDFIs.

A 2015 report from the New Mexico Finance Committee noted that “Native Community Finance, a CDFI, is able to provide financial counseling and refinance loans at APRs less

than 15% for subprime borrowers.”

Credit unions and CDFIs are ready and able to meet the financial needs of our communities at affordable rates.

Last year, Native American leaders including the All Pueblo Council of Governors and the Navajo Nation Council testified in favor of legislation that would have lowered the maximum annual interest rate on small loans from 175% to 36%.

The bill was also supported by the Native American Voters Alliance, the cities of Albuquerque and Las Cruces, and McKinley and Valencia counties, among many others.

We were very disappointed when last year's bill was amended in the House to allow for interest rates of 99% on all loans under \$1,100, more than two-thirds of all small loans.

The Senate understandably refused to support this excessive rate, which had been proposed by lobbyists for predatory lenders, meaning that reform was put off for another year and rates stayed at an unconscionable 175%.

Governor Lujan Grisham and many legislators have expressed their support for Native nations and their desire to end predatory lending.

The time has come for legislators, especially those representing the Native communities targeted by these lenders, to step up and pass House Bill 132 to finally put an end to this practice of financial exploitation.

LADONNA HARRIS, founder of Americans for Indian Opportunity, is a citizen of the Comanche Nation. Notah Begay III, founder of the NB3 Foundation, is Navajo-San Felipe-Isleta Pueblo.

Victory at last: Legislature OKs bill to end 175% interest rate

New Mexico legislators took a giant step Wednesday toward shutting down a few hundred businesses.

Good for the lawmakers.

They went from timid to tough-minded in a month, at last acting to end more than three decades of legal loan-sharking in New Mexico.

By approving House Bill 132, the Legislature sided with state residents instead of wealthy predatory lending companies. The bill would reduce the maximum annual interest rate on installment

loans from 175 percent to 36 percent.

A late amendment by Sen. Cliff Pirtle, R-Roswell, pushed back the bill's effective date from July 1 to Jan. 1. Pirtle voted against the bill after amending it, demonstrating that a minority of state lawmakers still bow to an industry that takes from the poor and gives to the rich.

The House of Representatives concurred with the amendment by Pirtle. It was a

painful but pragmatic compromise.

With less than 24 hours remaining in the 30-day legislative session, slashing the oppressive interest rate was more important than possibly losing the bill by contesting Pirtle's gift to storefront lenders.

Democratic Gov. Michelle Lujan Grisham issued a statement Wednesday praising legislators for approving the measure. It was a clear indication she will sign the bill into law. . . .

Lobbyists for the predatory companies have been spinning circles around legislators for years. The dizzying experience was often supplemented with campaign contributions.

Lobbyists for the national companies expected to win again this time. McDonald's has one restaurant in New Mexico for every 23,000 people. There's a storefront lender for every 4,000 residents.

House Speaker Brian Egolf, D-Santa Fe, played a key role in the turnabout.

Egolf last year was so passive about a similar bill to end predatory lending that he told me he was unaware of its prospect of passing. Egolf this winter co-sponsored HB 132 with Rep. Susan Herrera, D-Embudo. . . .

With the speaker engaged in stopping predatory lending, all but two of 45 House Democrats voted for the bill. . . .

Eight of 24 House Republicans also voted for the bill, a reversal from last year when the GOP closed ranks to maintain triple-digit interest rates.

Two Republican senators, Steve Neville of Farmington and Gay Kernan of Hobbs, also backed the lower interest rate.

Sen. David Gallegos, R-Eunice, voted for the lower interest rate in a committee hearing, but flip-flopped later. Gallegos raised the same talking points spouted by storefront lenders — proof that industry lobbyists attacked the bill until the end.

Another important figure in passing the bill was Juan Fernández, president and CEO of the Credit Union Association of New Mexico. A cool hand during debates, Fernández told legislators credit unions can and are making emergency loans at no more than 28 percent interest.

Fernández's effort rebutted claims by storefront lenders that downtrodden consumers would have no access to credit if the bill were approved.

Behind the scenes, a polite, persistent group helped pass the bill. The public policy organization Think New Mexico, headed by Fred Nathan, outperformed former legislators Debbie Rodella and Raymond Sanchez, who were part of an army of lobbyists for storefront lenders.

Rep. Herrera worked for four years to pass the bill. She compared herself to Sisyphus, a mythical figure forced to roll a boulder up a hill for eternity.

Cutting outrageous interest rates shouldn't have been difficult. The difference this year was legislators listened to reason instead of industry lobbyists spreading mythology of their own.



**Milan
Simonich**
Ringside Seat

REPEALING THE TAX ON SOCIAL SECURITY INCOME



In our 2019 report on improving retirement security, we recommended that New Mexico join the 38 states that do not tax Social Security income. We struggled to gain traction for our proposal in the legislature over the last two years, with some legislators objecting to extending the tax break to higher income seniors. This year, the governor endorsed the repeal of the tax on Social Security during her State of the State address, and the legislature's tax committees proposed a compromise: repealing the tax for individual seniors with incomes up to \$100,000 and couples with incomes up to \$150,000—about 86% of all New Mexico seniors. We supported the compromise, which will provide hundreds of dollars a year in tax relief to 115,000 New Mexico seniors, projected to total \$100 million a year in the next few years. This is a meaningful win for middle income seniors who make too much to qualify for low-income tax exemptions—especially the more than 55,000 New Mexico grandparents who are serving as the primary guardians for their grandchildren while trying not to outlive their retirement savings.

The clock is ticking; Social Security tax needs to be repealed

ALBUQUERQUE JOURNAL THURSDAY, FEBRUARY 3, 2022

Back in 1983, the powers that were Congress decided they needed to start taxing Social Security benefits. As wrong-headed as that was, the U.S. House and Senate agreed not to tax Social Security benefits for Americans with incomes below \$25,000, or \$32,000 if married.

Fast forward nearly 40 years. Those federal taxation thresholds haven't changed, even as benefits have grown and become increasingly subject to income taxes.

What did change was 18 states—including New Mexico—jumping on the Social Security taxing bandwagon. New Mexico lawmakers buried a single-line provision on the last page of a tax bill in the waning hours of the 1990 legislative session that triggered the state's personal income tax on Social Security benefits.

There was no public comment then, but we sure have heard from seniors since then about the double-taxation of their benefits—money recipients already paid state and federal taxes on when they earned it.

Fortunately, more and more states are coming to their senses. Six of those 18 states have pulled back the tax completely, according to Think New Mexico, a Santa Fe-based think tank that says fully eliminating the Social Security tax would keep about \$846 a year in the pockets of the average New Mexico senior. North Dakota repealed its Social Security tax last year.

According to Think New Mexico data, Colorado last year started exempting Social Security benefit taxation for everyone over 65. Utah and Vermont exempt anyone with an income under \$45,000 and couples under \$60,000. Montana and Nebraska are phasing in an exemption of 50 percent of Social Security income.

"The movement is toward reducing and repealing," says Think New Mexico executive director Fred Nathan.

Of the 12 states that tax Social Security benefits, New Mexico has the second harshest taxes, according to the AARP, and is among the last states to tax Social Security benefits to the fullest extent allowable under federal law.

It's little wonder then that our neighboring states have made great strides attracting retirees and senior citizens, who spend much of their retirement incomes in-state.

The 2020 Census showed more people are leaving New Mexico than moving here. Eliminating the Social Security tax could help alter that trend. As it is, taxing Social Security remains a deterrent—to both those who retire in our state and retirees who consider moving here—to making New Mexico their forever home.

After 30 years of unfair taxation, state lawmakers are inching toward a full repeal.

House Bill 48 cleared the House Labor, Veterans and Military Affairs Committee Tuesday by a 5-4 vote. Senate Bill 108, which has the governor's specific backing, is scheduled to be heard Thursday afternoon by the Senate Tax, Business and Transportation Committee. Both bills would scrap the state's taxation of Social Security benefits.

Fully repealing the Social Security tax would cost the state an estimated \$118.1 million in annual revenue in the next fiscal year. That lost revenue amounts to about 1.4% of next year's record proposed \$8.4 billion budget.

"This is the perfect year to do it because of the revenue-generating capacity we have right now," says state Sen. Michael Padilla, D-Albuquerque, sponsor of SB 108. "The bottom line is folks are living longer. Their income has to be stretched not for five or 10 years but often for 30 years."

More than 52,000 New Mexico seniors with incomes of less than \$50,000 paid tax on their Social Security benefits in 2018, according to AARP New Mexico. Social Security is the only source of a stable and guaranteed retirement income for many of them, who are increasingly using their fixed income to care for not only their children, but also their grandchildren.

New Mexico has the financial means to repeal the tax. And with the governor's backing, we hope there is now the political will.

Lawmakers have just two weeks to get it through both chambers, and to better position New Mexico as a retirement mecca—boosting the state's population, stimulating the economy and raising GRT and other revenues.

We hope they finally do the right thing and get it done—for New Mexico residents 65 and older and for the well-being of the state overall.

Middle class wins with Social Security tax deal

*Teachers, nurses,
police officers would
benefit from change*

BY FRED NATHAN
EXECUTIVE DIRECTOR, THINK
NEW MEXICO

The compromise reached by Gov. Michelle Lujan Grisham and Senate Democrats to remove the tax on Social Security income for all lower- and middle-income seniors — with incomes up to \$100,000 for individuals and \$150,000 for couples — represents a reasonable compromise among proponents and opponents of a full repeal.

The state's tax on Social Security has been in effect since 1990, when the Legislature passed a complex tax bill that buried the provision on a single line on the second-to-last page. Beginning at least as early as 1997, legislators from both parties have been introducing legislation to repeal the tax on Social Security.

In 2019, Think New Mexico advocated for a full repeal in our report, "Solving the Hidden Crisis: Achieving Retirement Security for all New Mexicans," which was prompted by a 2018 UNM study that

found two out of every three private sector workers in New Mexico have no money saved for retirement.

There are many good arguments for a full repeal, beginning with the fact it is not good tax policy to tax anyone twice on what is essentially the same income — when New Mexicans are working, the state taxes the money that is taken out of their paychecks for Social Security; then they are taxed again on the benefits they receive.

The fact New Mexico heavily taxes Social Security benefits is a major reason why Kiplinger's, Money, Yahoo Finance and Wallet Hub, among others, consistently rank our state as one of the worst to retire in. Fully repealing the tax would help get us off those lists. Given all the amenities of the Land of Enchantment, repealing this tax would likely move us to the lists of best states to retire.

Finally, tax experts have urged policymakers to make N.M.'s tax code look more like that of other states. Fully repealing the tax would be a step in that direction because we would be joining the growing list of 38 states that do not tax

Social Security income.

Critics of a full repeal argue, however, that repealing the entire tax would also benefit wealthier New Mexicans who may not need the help. They also argue that, despite having more than \$1 billion of new money in this fiscal year, state government would not be able to afford the cost of a full repeal when the next economic downturn hits.

The Senate compromise would reduce the price tag of this reform from \$118.1 million to \$84.1 million, or about 1% of the state general fund. That is about a 30% reduction from the cost of a full repeal.

Perhaps most importantly, this compromise represents targeted tax relief for the middle class. These folks are the retired teachers, nurses, police officers and first responders who we need to attract and retain in New Mexico, as well as the 55,000 grandparents who are the primary guardians for their grandchildren. This compromise will put about \$700 back into their pockets annually in their retirement.

As Taxation and Revenue Secretary

Stephanie Schardin Clarke stated, the compromise "will benefit tens of thousands of middle-class and lower-income seniors in New Mexico." Currently, New Mexico begins taxing Social Security for individual seniors with incomes over \$28,500.

The compromise, which passed the Senate Tax Committee 9-1, disappoints those on both sides of the debate. Some may want to lower the income levels at which the tax exemption applies and keep the tax on more middle-class seniors.

But if the compromise is renegotiated, those on the other side might push for their own changes, like a full repeal; or the addition of an inflation adjuster on the income levels like the one the Legislature passed last year for the Low Income Comprehensive Tax Rebate; or the inclusion of a \$30 million tax cut for military retirees who also wrongly pay a punishing tax on their pensions.

Those wishing to support the compromise should visit Think New Mexico's website at www.thinknewmexico.org and urge their legislators to pass it and send it to the governor.

Governor signs bill cutting \$400M in taxes

Law exempts low-, middle-income seniors from Social Security tax

By Daniel J. Chacón

dchacon@sfnewmexican.com

Gov. Michelle Lujan Grisham signed a sweeping tax bill into law Tuesday, promising the legislation would provide financial relief to a “wide swath” of New Mexicans — including grandparents who are raising some of the state’s youngest residents.

The governor and legislators who attended the bill signing said New Mexicans should expect more tax reform in the future.

Among the most touted cuts in the omnibus tax package passed during the 30-day legislative session that ended in February is a provision that exempts Social Security benefits from taxation for low- and middle-income seniors.

Toni Atencio, 75, who attended the bill signing ceremony, said eliminating the state’s personal income tax on Social Security benefits for many seniors will be “life changing,” especially for people in a situation such as hers.

“My son passed away in July and left four kids — he was a single dad — so I have them now, and everything is so expensive,” she said. “This package is going to help save my dignity because I’ll be able to provide for my grandkids and be able to afford services for them that they badly need.”

The tax package, known as House Bill 163, also reduces the gross receipts tax rate for the first time in 40 years and includes tax rebates of up to \$500, a child tax credit of up to \$175 per child, tax exemptions for military veterans and tax credits for hospital nurses who work full time.

In addition, the legislation extends the solar market tax credit and ends the so-called tampon tax by creating a gross receipts tax deduction for feminine hygiene products.

Altogether, the tax bill is expected to provide about \$400 million of recurring tax relief. ...

Fred Nathan Jr., founder and executive director of Think New Mexico, a Santa Fe-based think tank that has pushed to repeal the tax on Social Security, called the exemption “meaningful tax relief for 115,000 low- and middle-income seniors” across the state.

“It all started with stumbling across the statistic that nearly 80 percent of New Mexico adults have \$10,000 or less saved for their retirement,” he said, adding the group issued a report called “Solving the Hidden Crisis.”

“We said the easiest, most important thing to do would be to repeal the tax on Social Security income, and so we’re delighted that the Legislature and the governor have done this,” Nathan said.

Follow Daniel J. Chacón on Twitter
[@danieljchacon](https://twitter.com/danieljchacon).

Our 2020 report on ending predatory lending also recommended that the state make financial literacy a high school graduation requirement and add personal finance to New Mexico’s education standards. These reforms would ensure that all students learn key skills and concepts like how to budget, open a bank account, save, invest, make smart credit choices, and apply for financial aid to pay for college. While we have not yet been able to win passage of the financial literacy graduation requirement, our new Education Reform Director Abenicio Baldonado led a successful effort to add financial literacy to the state’s education standards. Abenicio wrote draft standards, based on national best practices, and organized our supporters, who submitted 263 public comments urging the Public Education Department to adopt our proposal. The PED took notice of this strong public response, and they adopted 33 specific financial literacy standards, 25 of which were drafted by Abenicio. With this change, New Mexico is no longer one of only five states that fails to include financial literacy in its education standards. We plan to build on this progress by bringing back our legislation to make financial literacy a graduation requirement next year.



ALBUQUERQUE JOURNAL

**PED’s
financial
literacy
standard
a solid
first step**

FRIDAY,
FEBRUARY 18, 2022

Controversy over whether an overhaul of the state’s social studies curriculum promotes liberal ideologies (it doesn’t, the state’s public education director has said) obscures one change that all New Mexicans should support — an injection of financial literacy into public schools.

On Wednesday, state education officials announced the new social studies standards following a 17-month period of proposed changes and public input. The announcement included a timeline for training classroom personnel to implement the new standards. Among them is a focus on age-appropriate economics and financial literacy instruction.

The policy think tank Think New Mexico had pushed for lawmakers to consider a bill that folded financial literacy into a high school economics curriculum required for graduation. Since the Legislature didn’t take up that bill during this budget-oriented session, adding financial literacy to the social studies overhaul is a “great first step,” said Abenicio Baldonado, Think N.M.’s education reform director.

Since 2008, financial literacy has been available as an elective course for high school students in some of New Mexico’s public schools. Yet, only about 11% of N.M.’s high school students completed one of these classes during the 2019-20 school year, according to data compiled by the group.

Amending the social studies curriculum will help promote financial literacy, but teaching to a standard falls short of statutorily mandating financial literacy as a graduation requirement — as Texas, Utah and Arizona have done.

Financial literacy courses teach students critical life skills like budgeting, saving, investing, credit scores and the costs of borrowing. A lack of familiarity with basic money management concepts arguably locks many New Mexicans into cycles of generational poverty.

We urge the Legislature to build on the momentum by making financial literacy a graduation requirement during next year’s session.

Financial literacy prepares kids for world

Offering personal finance in public schools makes sense — it will help make sure young people understand dollars and cents before they go it alone as adults.

Classes can tackle everything from making a budget, understanding compound interest and being able to comprehend a loan document. The question is, where should a finance class go with schedules already jam-packed with required courses?

Think New Mexico wants the state Public Education Department to add personal finance to the social studies curriculum. Building practical economic skills would be woven into the economics classes already being taught in social studies. In kindergarten, children might learn about needs versus wants, while in high school, students might learn more complicated topics, such as investing for retirement or staying atop their personal finances.

Armed with such knowledge, a worker starting a first job might be less inclined to buy a too-expensive car or take out a short-term loan with high interest rates. That worker could avoid the serious financial mistakes that lead to bankruptcy. In short, financial literacy is essential— a customer-friendly course that could serve its user for a lifetime.

However, adding elements of financial education to the social studies curriculum should be just a short-term step. The end goal should be a business math class, dealing with individual financial knowledge and teaching students such essentials as filing income taxes and paying gross receipts taxes as an individual contractor. It could become a required class at some point or simply be offered as a substitute for another math class in high school.

The attraction of putting financial literacy in the social studies curriculum is the Public Education Department's current effort to overhaul K-12 social studies standards, something that has not happened in two decades.

Adding financial literacy standards to economics is less complicated than passing legislation to add an additional high school requirement. What's more, by making financial literacy part of K-12 education, all children will receive sound advice as they advance in their education.

After a 2021 proposal in the Legislature to require high school students to earn a half-credit of financial mathematics failed; adding financial literacy — now — to social studies classes would be a worthy first step by marrying individual responsibility to the broader field of economics. Consumer spending, after all, fuels the U.S. economy. But too much debt can tank both an individual and a nation. Those are good lessons for students to learn. Already, some 21 states have some type of financial literacy requirement for public school students.

A recent My View from Navajo Nation Vice President Myron Lizer also supported the initiative ("Our students need personal financial education," Oct. 17). He wrote "Research shows students who complete [personal finance] courses are more likely to save money, invest money, create budgets and seek out lower-cost forms of credit. New Mexico's students need these tools to break out of generational cycles of poverty."

Improve the social studies curriculum with a personal finance component in economics classes. And, eventually, require standalone mathematics classes that teach financial literacy. That way, students can graduate with the tools they need to become successful adults.

Think New Mexico has been working to shift dollars out of school district central administration and down to the classroom since the publication of our 2017 report, which explained how this reform can improve New Mexico's schools. Our research found that in recent years, central administrative spending has grown nearly three times as fast as spending on instruction and student support! Between 2007 and 2019, spending on instruction and student support grew by about 20%, while school district central office spending grew by an astonishing 55%, according to data compiled by the Legislative Finance Committee. We highlighted this problem to the legislature and governor, but we were unfortunately not able to pass legislation during this year's session to limit the growth of school district central administrative spending. We plan to continue to advocate for an education budget that puts students first.



Thursday, March 24, 2022

Two Common Sense Bills that Must Pass

Think New Mexico always lobbies for bills that, if enacted into law, would help most New Mexicans. Usually the non-partisan think tank represents that portion of the population that gets ignored.

In the 2022 session there were two such bills that had they passed would have improved education. In one case it would be direct and almost immediate. Think lost the legislative battle on financial literacy but accomplished a work-around with the Public Education Department for the win.

Another bill tried to address the wildly out-of-balance spending on school districts' administration versus classrooms. If it had passed we could perhaps in a few years see a difference.

Senate Bill 177 would make a one-semester class on financial literacy mandatory for all high school students. ...

It's difficult running a house with family members having different needs. It falls to a parent to

figure out how to buy groceries, pay the rent and utilities, meet school needs and still put gas in the car so everyone can get around. A family budget goes a long way to manage family needs and priorities.

Sadly, a large majority of students graduate high school totally inefficient in basic math. No one can expect a person with bad math skills, and probably a loathing of math, to sit down and establish a budget, then abide by it. ...

No one is teaching high school students how to live alone. It's no wonder most of them fail, are evicted, vehicles repossessed and find themselves broke. A financial literacy course would address this problem immediately. The Department added financial literacy standards and Think hopes it will make a strong foundation to get the bill passed in 2023.

Think has also been on the forefront for almost a decade fighting to get more money into class-

rooms. School district budget's grow almost every year. Unfortunately, every time it does, school boards and administrations funnel more money into administration.

We firmly believe administrations are where New Mexico's education issues lie. ...

While those watching the imploding education system and parents are tired of the waste and abuse, teachers are way beyond that. They have to work for these inept principals and associate superintendents (and whatever title they dream up).

We've sat in many meetings where school board members try to get a principal or superintendent to say publicly that a teacher quit over poor pay and the administrator dances around what they can't say publicly: most teachers quit because they are tired of working for unqualified people who not only won't enforce rules, but make teachers cook attendance records and grades. We've seen the emails.

REFORMING THE PERA PENSION OVERSIGHT BOARD



In our report on improving retirement security, we recommended revamping the Public Employees Retirement Association (PERA) pension board. The PERA board oversees a trust fund of over \$18 billion for around 100,000 public workers and retirees. Yet under current law, no member of the board is required to have any relevant experience in financial or investment management! If weak oversight puts the fund in jeopardy of failing to meet its obligations to pensioners, New Mexico taxpayers will be on the hook to make up the difference. Once again this year, Think New Mexico advocated for legislation to require relevant qualifications for PERA board members, but we were not able to win passage of the bill during this year's short session. The crisis with PERA's governance will only continue to grow, and we will keep working to win passage of legislation to ensure that the PERA board is fully qualified.



Thursday, February 10, 2022

Fix the PERA Pension for Public Workers and Taxpayers

By Kristina Fisher

Associate Director, Think New Mexico

When Think New Mexico recently studied ways to enhance retirement security in our state, one important reform we recommended was to shore up our state's public pensions.

The public pensions overseen by the Public Employees Retirement Association (PERA) total \$18 billion, and they are a lifeline for 100,000 public workers and retirees. These pensions inject \$1.3 billion a year into the state's economy, supporting jobs and families in communities across New Mexico.

Unfortunately, these pensions have struggled with solvency, with the overall funded ratio of PERA falling from 106 percent funded in 2000 to 71.4 percent funded today. Over the past decade, PERA's performance has ranked in the bottom quartile of all public funds, according to a performance analysis by the Legislative Finance Committee.

PERA's track record of poor performance threatens not just the financial security of public workers and retirees, but also the state taxpayers who will be on the hook to make up any shortfall if the pensions are unable to meet their obligations.

Public pension solvency requires two things: adequate funding and good governance. House Bill 110, developed by Think New Mexico and sponsored by Representative Phelps Anderson, ad-

resses both of these issues by making a one-time cash infusion into the least-funded pensions overseen by PERA and improving the structure of PERA's oversight board.

Pension governance matters. Research presented to the legislature's interim Investments & Pensions Oversight Committee found that poor governance can cost pensions 1 percent annually, which means the dysfunction on the PERA board could cost the fund \$180 million dollars annually.

When the legislature and governor created the PERA board in 1947, they did not require any member of the board to have any experience or expertise in financial or investment management. Seventy-five years later, that structure is no longer serving the best interests of PERA members and New Mexico taxpayers.

Unfortunately, the PERA board has proven to be deeply dysfunctional. The Legislative Finance Committee summed it up in this way: "Over the past several years, multiple PERA board members have been censured for conduct, and board members have referred matters to the Attorney General and State Auditor for investigation. Additionally, few members have strong understanding of either investments or state finances."

State Auditor Brian Colon adds, "The Board's failure to uphold its fiduciary responsibilities puts our retirees and future generations of retirees at risk."

House Bill 110 would require that a majority of PERA board members have relevant qualifications in finance or investment. This would align the PERA board more closely with New Mexico's Educational Retirement Authority Board, which was restructured several years ago to require qualifications for four of its eight members.

In addition, instead of having most board members elected by PERA membership, House Bill 110 would have most members appointed to the board by groups that represent stakeholders including cities, counties, labor unions, legislative leadership, and the governor.

Current elections for board members average just 9% turnout among active PERA members. These elections are won almost exclusively by members from Albuquerque and Santa Fe, where it is easier to campaign among high concentrations of public workers. House Bill 110 would make it possible to improve representation on the board from rural New Mexico, along with ensuring that the board is qualified to fulfill its essential fiduciary duty to all New Mexicans.

If you agree that we need to improve the governance and long-term solvency of the PERA pensions, please visit the Action Center on Think New Mexico's website at www.thinknewmexico.org and ask your legislators and the governor to support House Bill 110.

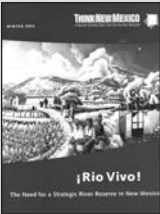
IMPLEMENTATION UPDATES ON PAST POLICY REFORMS

When Think New Mexico wins passage of a policy reform, that is often only the beginning of the story. Many of our laws take several years to implement, and we remain engaged throughout that process, working to make sure our reforms effectively improve the lives of New Mexicans.



In 2009, Think New Mexico successfully championed the enactment of reforms we had proposed to lower the cost of title insurance, which is one of the largest components of closing costs when someone buys a home or refinances a mortgage. In 2021, we submitted comments in the biennial title insurance rate hearing, urging Superintendent of Insurance Russell Toal to further reduce title insurance rates. We pointed out that, because title insurance rates are calculated based on the sales price of a home, the cost of title insurance has been soaring as home prices have risen. Superintendent Toal approved the 6% rate reduction supported by Think New Mexico.

The Strategic Water Reserve, which Think New Mexico led the effort to create in 2005, made its biggest addition of water rights to date in 2021, thanks to an agreement between the Nature Conservancy and the Jicarilla Apache Nation. The Strategic Water Reserve will receive 20,000 acre-feet of water a year, about 6.5 billion gallons, to help keep the San Juan River flowing over the next decade. The legislature included \$500,000 in this year's budget to pay for the long-term water lease.



Think New Mexico is currently assisting with the implementation of the New Mexico Work and Save Act, which we successfully advocated for during the 2020 session. Our Associate Director Kristina Fisher chairs the Work and Save Rules Committee, which is developing the regulations needed to implement the program. Last year, New Mexico teamed up with Colorado in a first-in-the-nation interstate partnership to save costs and speed up the implementation of similar programs in both states. When fully implemented, this law will make it easier for 430,000 New Mexicans who lack access to retirement benefits through their jobs to save for a secure retirement.

More information about all of our initiatives can be found on our website at www.thinknewmexico.org.

Colorado, New Mexico First to Partner on State-Run IRA Program

"Historic" partnership agreement creates the first auto-enroll IRA multi-state program in the country

by Brian Anderson · November 18, 2021

401K SPECIALIST MAGAZINE

Earlier this month, the Colorado Secure Savings Program and New Mexico Work and \$ave signed a first-in-the-country Memorandum of Cooperation (MoC) to pursue a formalized partnership agreement for their auto-enroll IRA programs.

...

Colorado's new Secure Savings Program and New Mexico's Work and \$ave IRA Program are retirement

savings plans for private sector workers who currently do not have access to workplace retirement savings plans. The states say the partnership will offer an accessible retirement savings option to almost one million Coloradans and their families, more than 40% of the state's workforce, and nearly 430,000 New Mexicans who do not currently have access to a retirement savings account or plan at work.

Title insurance rates will drop 6 percent in New Mexico

Title insurance premium rates in New Mexico will drop 6 percent on July 1, the largest reduction in a decade, the state Office of Superintendent of Insurance reported.

Title insurance protects lenders and homebuyers from financial loss sustained from defects or problems with a title to a property. The Office of Superintendent of Insurance sets rates through ratemaking hearings every odd-numbered year.

“Inflation is rising, gas prices are rising, groceries are rising, costs to New Mexicans overall are rising and yet the title insurance industry had their best quarter on record last year, collecting \$6.8 billion nationwide in premiums during the third quarter of 2021,” Superintendent of Insurance Russell Toal said in a news release. “Increasing title premium rates or even leaving them flat was not in the best interests of New Mexico consumers.”

ALBUQUERQUE JOURNAL

FRIDAY, JANUARY 21, 2022

Jicarilla to lease river water to NM

Agreement to help state support species, compacts

BY THERESA DAVIS
JOURNAL STAFF WRITER

The Jicarilla Apache Nation will lease water to the state of New Mexico for endangered species and water deliveries, under an agreement announced Thursday with The Nature Conservancy.

The New Mexico Interstate Stream Commission will pay the tribe for up to 20,000 acre-feet of water a year, or about 6.5 billion gallons, for the next 10 years.

...

Money for the lease — the result of two years of negotiations — comes from New

Mexico’s strategic water reserve fund.

The first release of water from Navajo Reservoir could happen as early as 2023, said ISC Director Rolf Schmidt-Petersen.

“That will aid endangered species and habitat along the San Juan River, mainly for the razorback sucker and Colorado pikeminnow,” he said, adding that the water deal between the state, a tribe and a non-governmental organization is a first for New Mexico.

The water could also help New Mexico meet Colorado River Compact requirements. ...

The ISC is asking the state Legislature for a total of \$2.5 million over the next five years to fund the lease.

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2022 LEADERSHIP INTERNSHIP PROGRAM

Think New Mexico’s Leadership Internship program aims to grow a new generation of potential leaders in New Mexico by teaching them how to develop and enact sound public policy and showing them how they can make a difference here in their home state. We are proud to introduce the students who have been selected as 2022 Leadership Interns.

Malina Brannen grew up in Santa Fe and is now a rising senior majoring in Government at Georgetown. Malina has previously interned for state Representative Matthew McQueen, and she recently completed an internship with the U.S. Department of the Interior, where she was supervised by Tiffany Cox (2014 Leadership Internship Alum).

Alyssa Capuano is a rising senior majoring in Political Science at the University of New Mexico. This spring, Alyssa is completing a Fred Harris internship in Senator Ben Ray Lujan’s office in Washington DC, and she previously interned with state Senator Gerald Ortiz y Pino.

Salomon Moises Cordova grew up in Cedar Crest, Albuquerque, and Los Lunas, and just graduated from St. John’s College in Santa Fe, where he served on the Steering Committee for St. John’s College History Task Force. Moises served in the U.S. Air Force before enrolling in college, and he currently teaches art with the Boys and Girls Club of Santa Fe.

Abigail Goldstein is earning her Masters in Public Policy from the University of New Mexico, where she is focusing on immigration and criminal justice system reform. Abigail earned her undergraduate degree from Harvard, and she previously interned with the Hebrew Immigrant Aid Society.

Barbara Leppala grew up in Albuquerque and is now a junior at St. John’s College in Santa Fe. She is a National Hispanic Merit Recognition Program Scholar who held leadership positions in Speech and Debate and Model U.N. during high school and previously interned with Representative Melanie Stansbury.

To learn more about Think New Mexico’s Leadership Internship, read bios of past interns, and find out how to apply, please visit: www.thinknewmexico.org.



Malina
Brannen



Alyssa
Capuano



Salomon
Moises
Cordova



Abigail
Goldstein



Barbara
Leppala

“Thanks to Think New Mexico, I’m more dialed in to New Mexico’s political and policy landscape than ever before, and even more energized to return home and make a difference.”
— Sophie Hare, 2021 intern



2021 LEADERSHIP INTERNS

Amelia Bierle
Vedder Rise Miller
Ciara MacFarland
Sophie Hare (not shown)

Farewell to Othiamba Umi, Welcome to Abenicio Baldonado



After seven terrific years as Think New Mexico's Field Director, Othiamba Umi left at the end of 2021 to take a new position as the Associate State Director for Advocacy & Outreach at AARP New Mexico. While we miss having Othiamba as part of our team, we're glad that we are still able to partner with him on the many projects where Think New Mexico and AARP-NM's policy agendas overlap —like repealing the tax on Social Security.

Meanwhile, in July 2021, Abenicio Baldonado joined Think New Mexico as our first-ever Education Reform Director. He is profiled on the next page and featured in the article below.

SUNDAY, JUNE 27, 2021

SANTA FE NEW MEXICAN

N.M. schools just got a new friend

Legislative lobbyists get a bad rap in New Mexico, especially since the unpaid, part-time legislators are so reliant on those paid "experts." Most lobbyists represent special interests and industries. Their positions on issues are well-known even before they open their mouths or hand over a check.



Kim Shanahan

Building Santa Fe

There is one lobbyist, however, who doesn't write checks and only represents ideas. Really good ideas, in fact. That lobbyist is Fred Nathan, founder and executive director of Think New Mexico.

The nonprofit organization describes itself as "a results-oriented a think tank whose mission is to improve the lives of all New Mexicans, especially those who lack a strong voice in the political process."

In the 22 years of Think New Mexico's existence, its high-powered board of directors has focused on a variety of subjects and has learned to play the legislative long game to get things accomplished. Many ideas take years to get something in front of a governor for a signature, but they never give up.

Which is a big reason why we now have free full-day kindergarten for every child in New Mexico and why nobody pays tax on groceries, or why infrastructure spending directed by legislators is now transparent, to name just a few of the organization's significant accomplishments.

The organization's breaking news recently is its determination to make education reform a full-time, every-day focus of its work. To that end, it created a new staff position to be filled by Abenicio Baldonado, a 32-year-old product of Las Vegas Robertson High School and New Mexico Highlands University, and most recently the legislative liaison for the Public Education Department.

Baldonado began his work with the Legislature during the Martinez administration but was carried over by Gov. Michelle Lujan Grisham's, which is telling and fitting since the board of Think New Mexico is decidedly bipartisan and its efforts nonpartisan.

What triggered the decision to work full time on education reform was a recognition that lobbying for education issues was sorely lacking a key constituency, namely students and their parents. The state's school superintendents have their own lobbyist. The state's school boards have their lobbyist. Teachers and their unions have a strong voice in the Roundhouse.

But few have been around to specifically represent the interests of students and their parents. Until now. . . .

With Nathan, and a new lieutenant with experience in Roundhouse machinations, education reform may finally be something more than empty platitudes. They don't ever give up and will be a strong voice for those who haven't had one in the political process. Students and their parents in New Mexico have a new champion and reason for optimism.

Staff Profile: Abenicio Eliray Baldonado

Born in Española and raised in Las Vegas, Abenicio Baldonado attended Robertson High School and went on to graduate from New Mexico Highlands University with a bachelor’s degree in political science and a master’s degree in public affairs — the first in his family to go to college.

Abenicio taught government, economics, and history at Tierra Encantada Charter School, and later chaired the governance board of that school.

In 2011, Abenicio was one of only two recent college graduates selected to intern with the New Mexico legislature. He went on to serve as an Ethics Officer for the Secretary of State, Policy Director for the Office of the Lieutenant Governor, and as Legislative Liaison for the Public Education Department under both Democratic and Republican administrations.

As Think New Mexico’s first-ever Education Reform Director, Abenicio is charged with developing and advocating for data-driven education policies that are in the best interests of New Mexico’s public school students. He also works to ensure that the voices of New Mexico’s students and their families are heard in the policymaking process.

Since joining Think New Mexico in July 2021, Abenicio has already notched a big win, leading Think New Mexico’s successful campaign to add personal finance to the state’s K-12 social studies standards.

“All of my accomplishments, including joining Think New Mexico, are a direct result of the education I received in our public schools and the support I received from my mom, dad, and brother,” Abenicio said. “Now I want to work to improve our public schools and ensure students with backgrounds like me have the resources and skills necessary to accomplish their deepest aspirations.”

Abenicio is a member of several boards, including the New Mexico Highlands Alumni Board of Directors, Hispanic Education Advisory Council, and the Santa Fe Children’s Museum. During his free time, Abenicio enjoys golfing, traveling with his partner, Rosie, and their dog, Maggie, and serving the Santa Fe community as a realtor. He also plays guitar, and he was a talented Elvis impersonator during his youth, which included many performances at the annual Fiesta de Hispanidad in Las Vegas.



Board Profile: Judith K. Nakamura



Judy Nakamura is the first member of the judiciary to serve on Think New Mexico's board — as well as the first licensed hot air balloon pilot!

Judy's 22-year judicial career began in 1998, when she successfully ran for a position on the Bernalillo County Metropolitan Court. At that time, she had spent a decade practicing law in both the public and private sectors, after earning her Juris Doctorate from the University of New Mexico School of Law.

She served on the Bernalillo County Metropolitan Court for fifteen years, including eleven years as the court's Chief Judge. During her tenure on the court, she was named Judge of the Year by the Albuquerque Bar Association, received the University of New Mexico's Zia Award recognizing distinguished alumni, and was the recipient of the National Mothers Against Drunk Driving President's Award for her efforts to reduce DWIs in the state.

In 2012, Judith was appointed to the Bernalillo County District Court, where she presided over criminal cases until November 2015, when Governor Susana Martinez appointed her to the Supreme Court of New Mexico. Her appointment gave the Court its first female majority.

Two years later, she was elected by her colleagues to serve as Chief Justice. On June 7, 2017, she was sworn in as only the fourth woman to serve as Chief Justice in the Court's 108-year history.

When not presiding over cases, Judy follows her other passion: hot air ballooning. Judy currently flies a balloon named "Bounce," and she is also part owner and pilot of the "Spirit of Fiesta" balloon (as well as one of the volunteer pilots of the Smokey Bear balloon). Judy is Vice-President of the Board of the Albuquerque International Balloon Fiesta Board, where she has served since 2011. Judy also serves on the Board of the National Courts and Sciences Institute, and is a member of the American Law Institute.

Judy retired from the Supreme Court in December 2020 and joined Think New Mexico's board at the end of 2021.

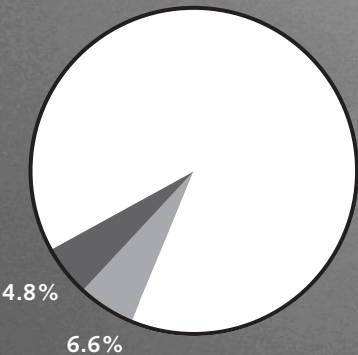
"I am excited to continue my career of public service with a group as effective as Think New Mexico at achieving results that benefit all New Mexicans," Judy says.

Statement of Income and Expenditures

INCOME	
Bequests	40,000
Business Contributions	26,475
Car Donations	8,500
Endowment/Interest Income	2,972
Foundation Grants	407,587
Individual Contributions	616,254
Sale of Reports & Online Store Items	162
Total Income	\$1,101,950

EXPENDITURES	
Audit/Accounting	8,960
Benefits: Health, Dental & Disability Insurance	57,763
Benefits: Pension Plan & Fees	34,984
Computer Consulting & Website	3,654
Contract Services	100
Depreciation	208
Development	6,347
Donated Real Estate Expenses	19,314
Educational Outreach	4,300
Graphic Design	779
Insurance	2,599
Internship Pay & Program Expenses	12,649
Investment Management Fees	1,221
Legal Fees	2,115
Online Vendor Processing Fee	5,953
Payroll Taxes	28,723
Postage	9,800
Printing & Bulk Copying	25,403
Rent/Utilities Expense	36,975
Salaries	368,000
Security/Janitorial	1,492
Stewardship/Board Expenses	85
Subscriptions	2,577
Supplies	1,996
Telephone & Internet	3,532
Training/Research/Dues	1,680
Travel	714
Total Expenses	\$641,923

Administrative & Fundraising Expenses as a Percentage of Income: 2021



Think New Mexico’s administrative overhead expense (“management and general”) as a percentage of income in 2021 was 4.8%. Think New Mexico’s fundraising expense as a percentage of income in 2021 was 6.6%.

NOTE: These financial statements do not include in-kind contributions of services or materials from 2021, which were valued at \$15,762. They also do not include unrealized investment appreciation.



FINANCIAL SUMMARY
Year Ended Dec. 31, 2021

Balance Sheet

ASSETS

Cash and Cash Equivalents	454,716
External Endowment Funds	136,132
Operating Endowment	25,000
Udall-Carruthers Endowment	120,705
Grants Receivable	42,500
Investments	1,974,156
Land held for sale	940,000
Prepaid Expenses	0
Property and Equipment*	1,292
<hr/>	
Total Assets	\$3,694,501

LIABILITIES

Accounts Payable	10,882
<hr/>	
Total Liabilities	\$10,882

NET ASSETS

Without donor restrictions	3,423,083
With donor restrictions	260,535
<hr/>	
Total Net Assets	\$ 3,683,618

Total Liabilities	
and Net Assets	\$ 3,694,500

* Net of Accumulated Depreciation.

Source for pages 22– 23: Financial Statements
for the year ended December 31, 2021.
Independent auditors: Taylor, Roth &
Company.

FOUNDATION PARTNERS

(JANUARY 1, 2021 – MAY 1, 2022)

- Jonathan & Kathleen Altman Foundation
Amazon Smile Foundation
Anchorum St. Vincent
Azalea Fund of the
Community Foundation of Northeast Florida
Barker Welfare Foundation
Big Wave Dave's Infinite Gift List
Bingaman Foundation
Brindle Foundation
Cabin Fund of
the Santa Fe Community Foundation
Candelaria Fund
Chamisa Fund of
the Santa Fe Community Foundation
Chase Foundation
Con Alma Health Foundation
Daddy Appleseed Fund of the
Greater Washington Community Foundation
Delle Foundation
Earth & Sky Fund of
the Santa Fe Community Foundation
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Santa Fe Community Foundation
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Foundation for Sustainable Living
Frost Foundation
Gale Family Foundation
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Kate Klein Fund of
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Kuhn Foundation
- Laughing Buddha Fund of
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Laurel Fund of
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LEF Foundation
Liberty Ranch Infinite Possibilities Fund of
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Life Center Foundation
Moon Mountain Fund of
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Nickoloff Family Foundation
Nusenda Foundation
Para Los Niños Fund of
the Albuquerque Community Foundation
Paypal Giving Fund
Pond Bay Charitable Fund of
Fidelity Charitable
Rising Moon Fund
S.B. Foundation
Scandia Foundation
Second Anonymous Fund of
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Simon Charitable Foundation
SLF Foundation
Solis-Cohen Spigel Family Fund
Special Relativity Fund of
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Taos Community Foundation
The Fund
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Thornburg Foundation
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Toan-O'Brien Foundation
TW Family Fund of
the Santa Fe Community Foundation
Doris Goodwin Walbridge Foundation, Inc.
Esther & Morton Wohlgemuth Foundation
US Eagle Foundation
Van Essen Family Foundation

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Ann N. Aceves
Richard M. Adam
Jan & Rick Adesso
Abigail Adler
Dr. Mercedes M. Agogino
Omar Ahmed
Pamela Saunders Albin
Anne Albrink
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 Sylvia Wittels
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Judith & Bill Alger
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 Romy Anderson
Bonnie Anderson
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 Laura Chancellor
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 Al Webster
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 Susan Haase
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Ralph Atenasio
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Peter Atkinson
Gary Axen
Jacqueline Baca
M. Carlota Baca, PhD
Drs. Sally Bachofer &
 Margaret Vining



In 2021, Think New Mexico received a score of 100 out of 100 from Charity Navigator in its Encompass Rating System for small nonprofits.

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Stephen Badger
Ian Bailey
Sandra Bailey
Ed & Kiyomi Baird
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Russell Baker
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Abenicio E. Baldonado
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Tina L. Bandick
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Cris & Marilyn Barnes
Jon Barr
Laurie & Thomas Barrow
John Barrow & Rosemary Zibart
Dan Barsotti
Ann & Steve Baumgarn

What's a "Social Investor?" We call our contributors "social investors" because we believe that nonprofits should be evaluated based on the social return they produce each year. For example, Think New Mexico raised slightly more than \$1 million in income in 2021. Our work resulted in a savings to New Mexicans of \$275 million: \$100 million from the Social Security tax repeal, and \$175 million from ending predatory lending. This means that every \$1 invested in Think New Mexico put \$275 back in the pockets of New Mexicans every year. This is a social return on investment of 27,400%.

Featured on these pages are Think New Mexico social investors and friends wearing their Think New Mexico "thinking caps" around the world. Their names and locations are listed on the back inside cover.

Think New Mexico's Ranking for Best Advocacy Campaign	
Year	Rank
2020	57th
2019	58th
2018	60th
2017	60th
2016	60th
2015	58th
2014	56th
2013	57th
2012	70th
For many years, the University of Pennsylvania has published a report evaluating over 6,500 think tanks worldwide. Think New Mexico is the only U.S. state-based think tank that has been ranked in the top 100 in the world for advocacy. (A 2021 report has not yet been published.)	

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Francoise Becker & Michael Gzaskow
Anne E. Beckett
Patricia Beery
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Letty Belin
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Jo Ann Benenati
Raphael & Karen Benjamin
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Mary Ann Bennett
Reed Benson
Sonya Berg
Diane Alongi Berger

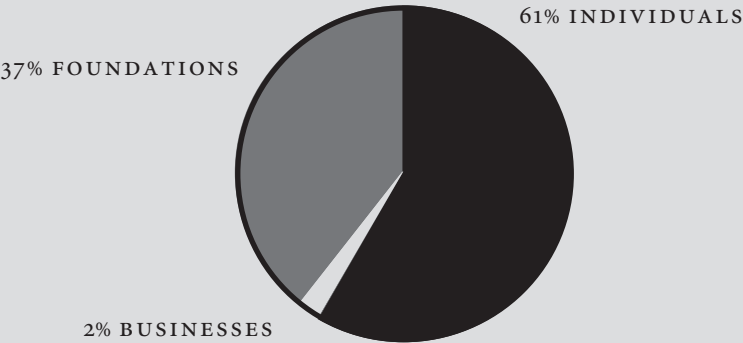
Jean & John Berghoff
Lucinda & Robert Berglund
Charlie Bergman
William & Nancy Bergner
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Jean & John Berndt
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“So happy for your good results! And a ton of heartfelt gratitude for having your heart in your thinking.”

THE HONORABLE YVONNE-MAGDALENA FLORES, LAS CRUCES, NEW MEXICO, OCTOBER 29, 2021

Individual Social Investors Provided Most of Think New Mexico's 2021 Revenues



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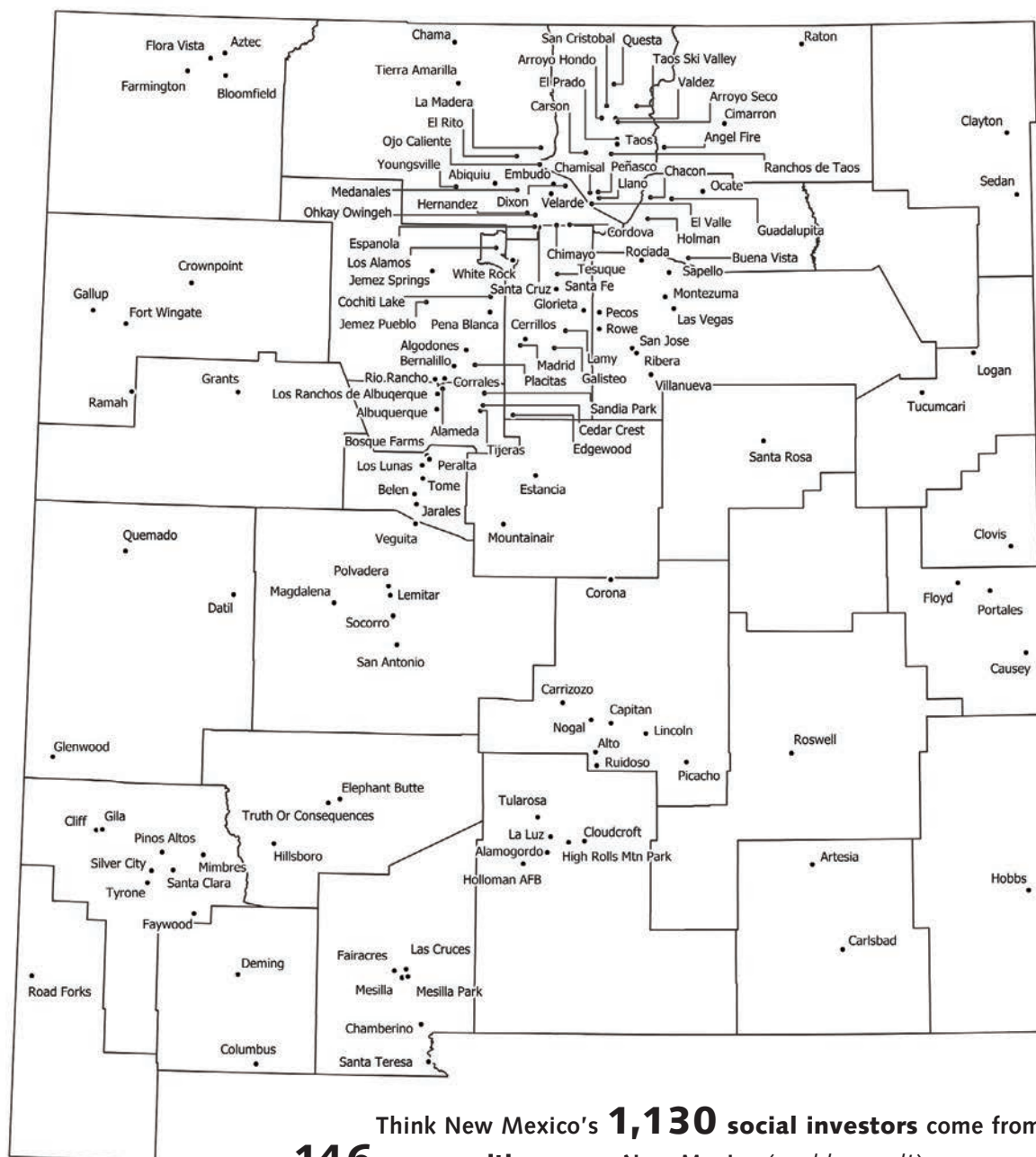
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146 communities across New Mexico (and beyond!),
including **31** out of **33** counties.

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MANY THANKS TO OUR MONTHLY AMIGOS!

Think New Mexico’s 62 “Monthly Amigos” make automatic monthly donations from their banks or credit cards. The Amigos listed below have signed up to make contributions ranging from \$5 – \$300 a month. Their recurring gifts provide Think New Mexico with a steady, predictable income throughout the year. Our Amigos never have to remember to mail us a check! If you’d like to become a Monthly Amigo, you can easily sign up to make a recurring donation on the “Support” page of our website (your donation will be processed through PayPal, and you can change the amount of your donation or cancel it at any time).

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Members of the Turquoise Legacy Circle help sustain our work over the long term by including Think New Mexico in their estate plans. For more information on making a legacy gift, contact us at (505) 992-1315. We are honored by the generosity of the following members of the Turquoise Legacy Circle who have let us know that they have included Think New Mexico in their wills or designated Think New Mexico as the beneficiary of a retirement or other account.

Anonymous (4)	Sylvia C. Koerber*	Roberta Cooper Ramo &
Ann Aceves	Robert & Charlotte Kornstein	Dr. Barry Ramo
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Patricia & Ariel Gutierrez	Peter Ossorio	Shelley C. Waxman*
Ira Jaffe		<i>* deceased</i>

LEGACY DONOR PROFILE: JOHN EMRY

John Emry graduated from Colorado State University and served in the United States Army (SP3) during the Korean War before coming to Los Alamos, where he worked as the head of procurement for Los Alamos Public Schools. John’s wife Marshia, who passed away in 2006, was a kindergarten teacher in White Rock for many years, leading the couple to become strong advocates for education reform. John proudly wore one of his many Think New Mexico hats on every outing he went on up until his passing. He had several colors to choose from, so he could wear one with any outfit!



LEGACY DONOR PROFILE: DORIS MEYER

Doris Meyer fell in love with New Mexico as a young professor at Brooklyn College, when she traveled around the state researching Spanish language newspapers from the territorial era. She earned a B.A. magna cum laude, Phi Beta Kappa from Harvard University in 1963, and a PhD from the University of Virginia in 1967. Doris was a Professor of Hispanic and Women’s Studies at Brooklyn College and Connecticut College for many years. Doris and her husband Richard Hertz retired to Santa Fe in 1998, and she was honored with the Santa Fe Community Foundation’s Philanthropic Leadership Award in 2017. Doris was an instrument-rated pilot, an avid gardener, an art collector, and an accomplished fly-fisherwoman. She loved walking with her beloved dogs, Uno and Fletcher.

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"Thinking Cap" Photos

PAGE 25: Kaili Lambe and her dog Zayla, hiking in Colorado

PAGE 30: Nathan Sánchez, Denver, Colorado
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PAGE 33: Witkin Nathan, Santa Fe, New Mexico

PAGE 34: Romy Anderson, Santa Fe, New Mexico

PAGE 36: Othiamba Umi, Delicate Arch, Moab Utah

PAGE 37: Leadership Intern Sophie Hare, Santa Fe, New Mexico

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