

THINK NEW MEXICO

A Results-Oriented Think Tank Serving New Mexicans



2022–2023 ANNUAL REPORT

About the Cover

The cover features a photograph taken in 1943 in the Questa grade school in northern New Mexico by John Collier, Jr. (1913–1992). Collier grew up primarily in Taos, and was hired by the Farm Security Administration during the New Deal to document the lives of northern New Mexico communities. Photo courtesy the Library of Congress, Farm Security Administration photo collection (ID number LC-DIG-fsa-8d25964).

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.

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.

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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

Phelps Anderson served four terms in the New Mexico House, 1977–1980 and 2019–2022. A businessman from Roswell, Phelps has worked in industries ranging from ranching to restaurant management, and he is the president of SunValley Energy Corp. Phelps chaired the Interstate Stream Commission and serves on the board of regents of the New Mexico Military Institute.



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 handled 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 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:

As this results-oriented think tank approaches its quarter-century mark on January 1, 2024, Think New Mexico has identified new ways to magnify our impact over the next quarter century.

For example, last year we launched an experiment: rather than just focusing on a single, narrowly-targeted policy solution that could be achieved in a single legislative session, we built an ambitious, multi-part plan for improving public education in New Mexico. This plan consists of a series of interconnected policy ideas that are proven to truly move the needle on academic outcomes. (You can read that full report on our website.)

We estimate that the education reform plan we developed will take at least five years to enact and implement. However, with the excellent work of Mandi Torrez, Think New Mexico's Education Reform Director and the 2020 New Mexico Teacher of the Year, we achieved several of the goals we set out to accomplish, as you can see in the news coverage featured in the following pages. (Mandi is profiled on page 21.)

There is much more to do to ensure that every student in New Mexico has access to a high-quality public education, and Mandi is already bringing a year-round, full-time focus to that work.

Another major development for Think New Mexico this year was our purchase of a permanent headquarters, described on the following page. This new space gives us room to grow our high-caliber staff over time, which will allow us to replicate the strategy of taking a deeper dive into other policy areas.

Think New Mexico will grow and evolve as our funding allows, but I am pleased to report that we have already raised the funds to purchase our new headquarters, so any money you donate will go toward our policy work, not to bricks and mortar.

Since our founding, we have been committed to maximizing the social return on investment received by our many generous contributors (listed in the back half of this report). We hope you will consider joining them 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 of this report.

Fred Nathan Jr.

June 1, 2023

**THINK NEW MEXICO'S
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Kristina G. Fisher
Associate Director



Susan Martin
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Fred Nathan, Jr.
Executive Director



Mandi Torrez
Education Reform Director

WE'VE MOVED! 505 DON GASPAR, SANTA FE, NEW MEXICO 87505

THINK NEW MEXICO PURCHASES PERMANENT HEADQUARTERS



Greer House in 1910. Courtesy the Palace of the Governors Photo Archives (NMHM/DCA), negative #HP.2014.14.1025

As of June 1, 2023, Think New Mexico can be found in its new permanent headquarters in the historic Greer House at 505 Don Gaspar in Santa Fe, at the corner of Paseo de Peralta and Don Gaspar, just down the block from our previous office and directly across the street from the state Capitol.

The Greer House was constructed in 1909 by Nathan Salmon (1866–1941), who emigrated to the United States from Syria at the age of 21. He traveled the Southwestern U.S. peddling goods from a wagon, and on one trip, he ended up stranded by a snowstorm in Santa Fe. He stayed and prospered, opening the Big Dry Goods store on San Francisco Street and ultimately developing a real estate business with his son-in-law, E. John Greer. Together they built the Lensic Theater.

Throughout its history, the Greer House served as a gathering place for New Mexico governors, legislators, and judges. (The home was even the setting for the 1942 wedding of Zsa Zsa Gabor and Conrad Hilton, the hotel magnate and former Republican legislator who originally hailed from Socorro.) In its next chapter as Think New Mexico's headquarters, the tradition of policymakers and state leaders meeting in the Greer House will continue.



Greer House in 2023. Photo by Kristina G. Fisher.

Think New Mexico's purchase of the Greer House is fully funded, primarily by three sources. First, an anonymous donor, who was inspired by the results that Think New Mexico has achieved, contributed \$1 million. Second, Think New Mexico raised \$900,000 from the sale of a six-acre parcel of land in Taos that was gifted to the organization several years ago. Finally, the remaining funds will be generated by leasing the extra offices in the Greer House that Think New Mexico is not currently occupying.

Think New Mexico's purchase of the Greer House came after an extensive search and consideration of 21 different properties in the South Capitol area. The Greer House met the three essential criteria Think New Mexico was seeking in a permanent headquarters. First, it has close proximity to the Roundhouse, which facilitates Think New Mexico's regular meetings with policymakers. Second, the Greer family has taken extraordinary care of the property over the last century, particularly Nathan Salmon's great-grandson Freddie Soldow, who has cared for it for the last 23 years, so that it is in move-in condition. Finally, the Greer House is large enough to allow Think New Mexico to grow our staff over time and magnify our impact for New Mexicans.



In 2022, Think New Mexico launched our most ambitious policy initiative to date: a ten-point plan with 30 separate legislative recommendations for improving New Mexico's public schools. During the 2023 legislative session, we made progress on several of those initiatives, including increasing learning time for students by the equivalent of 27 extra days a year for elementary school students and 10 extra days for middle and high school students, as well as securing funding for higher principal salaries and for teacher residencies, paid year-long experiences in which a new teacher teaches alongside a veteran one. Other reforms, including upgrading the training of school board members, reducing class sizes, and revamping the state's colleges of education, didn't make it to the finish line this session, but we will continue our efforts to enact these reforms.

 **THE COMMUNICATOR**

January 13, 2023

Think NM's education agenda

By Tom McDonald
Gazette Media Services

SANTA ROSA, N.M. — With an upcoming legislative session around the corner, I thought I'd check in with my favorite think tank, Think New Mexico, about its plans for this year's Roundhouse romp.

In case you're not familiar with this group, Think New Mexico is a nonprofit and nonpartisan think tank that examines issues impacting New Mexicans' lives, then pushes for specific legislation to address nagging problems. Samples of its successes through the years abound: taking and keeping the state's sales tax off food, redirecting state lottery revenues into college scholarships, beating back predatory lending practices, making full-time kindergarten accessible to all, reforming the state Public Regulation Commission, and repealing the state's tax on Social Security for low- and middle-income New Mexicans.

In other words, Think New Mexico gets things done. And this year, when state government is flush with a \$3.6

billion surplus and everyone will be clamoring for a bigger piece of the pie, Think NM's brainiacs are keeping their focus on reforming the state's system of public education — or, more specifically, pushing measures that "have been proven to move the needle for student outcomes," said Fred Nathan, executive director.

They're going to push for eight pieces of legislation, too:

- Optimize time for teaching and learning by increasing instruction time from at least 990 hours to 1,140 hours for all public school students. "With the learning loss from the pandemic, this is more urgent than ever," Nathan said.
- Establish a recurring fund to sustain and expand teacher residencies, which is proving to be the most effective way to train up the 1,000 or so new teachers being hired in New Mexico each year.

- Improve principals' pay and training. "Good principals are the second most important school-based factor for student success, after good teachers, yet many are paid less than their most experienced teachers, and many are paid less than cen-

tral office administrators," Nathan said.

- Create a "rigorous and relevant" high school curriculum by revamping high school graduation requirements to include financial literacy, foreign language and career and technical education.

- Require school board members to step down if they are elected to another office or if they engage in nepotism, as well as full disclosure of their campaign contributions, and increase training requirements for the job and moving school board members' compensation from per diems, which are essentially reimbursements, to stipends of \$2,500 for the smaller districts and \$5,000 in the larger ones. "More than 50% of school board races were uncontested in the last two election cycles," Nathan said. "We feel a modest salary may encourage more folks to run."

- Overhaul the state's colleges of education to attract more people into the teaching profession, with evidence-based curricula, direct classroom experiences

and fourth-year residencies.

- Reform student assessments with smaller tests at the beginning, middle and end of the year, to provide quicker data for teachers and parents and a better measure of a student's growth.
- And last but certainly not the least: moving more dollars into the classroom. Think NM is advocating for legislation "to direct the PED (Public Education Department) not to approve school district budgets if they grow central administrative at a faster rate than spending at school sites," Nathan said.

The handwringing over New Mexico's dismal results in public education has been going on as far back as I can remember (I came to this state 18 years ago). It's been a political football, a partisan blame game of sorts, even though both political parties are to blame.

Maybe Think New Mexico can parse through the political posturing and convince lawmakers to address some of the core issues holding us back. They've done it before, and they can do it again.

Getting K-12 on track

Much of Think New Mexico's roadmap for education worth exploring

Once upon a time, Mississippi competed with New Mexico for a title nobody wants — worst education system in the country.

But Mississippi jumped from 49th in the nation for fourth-grade reading in 2013 to 29th in 2019. In fourth-grade math, Mississippi students rose from 50th to 23rd. Education officials attribute the Mississippi "miracle" to a variety of reforms that should serve as a blueprint for New Mexico's much-needed turnaround.

The National Assessment of Educational Progress, known as the "Nation's Report Card," issued results last month that show New Mexico is still mired at the bottom — four long years after the landmark Yazzie/Martinez lawsuit found the state wasn't meeting its constitutional obligation to provide at-risk children with the programs and services necessary to learn and thrive. In fourth- and eighth-grade reading and math, N.M. students came in just about dead last in proficiency out of the over 50 states and jurisdictions that were sampled by NAEP.

It's not due to lack of attention — or money. Lawmakers responded to Gov. Michelle Lujan Grisham's call for an "educational moonshot" by increasing spending from \$2.75 billion in 2018 to \$3.8 billion in 2022 — significantly boosting teacher pay in the process. And voters last week approved a constitutional amendment that would increase the annual distributions from the Land Grant Permanent Fund to 6.25% for educational purposes. Recent projections have the additional 1.25% providing an extra \$90 million for public schools.

On top of that, lawmakers next session will have an estimated \$2.5 billion in "new" revenues to appropriate — not to mention \$130 million earmarked for extended learning in 2021-22 that went unspent and reverted to the state's general fund.

In other words, there's no shortage of money to fund changes that need to be made. But there's a difference between blindly throwing money at a problem and making strategic investments in proven methods to better student performance. New Mexico has yet to invest in, and require participation in, targeted reforms that have measurable outcomes.

Enter Think New Mexico, a nonpartisan Santa Fe-based think tank. Last month it issued a 50-page policy report, "A Roadmap for Rethinking Public Education in New Mexico" that provides concrete steps — 30 legislative proposals — New Mexico policymakers can take to facilitate a miracle of our own, bring the state into compliance on Yazzie/Martinez, and most importantly, finally deliver the education our children deserve.

Among the proposals are recommendations to increase learning time — and to ensure it truly is in-class time. To shift dollars from bloated administra-

tions to classrooms. To provide a relevant and rigorous curriculum that includes financial literacy and civics. To replicate successful charter schools and shutter failing ones. To keep class sizes and schools small and even break up large districts. To set teachers and principals up for success with improved colleges of education, on-the-job training and mentoring, and quality, vetted continuing education. And to honor our great teachers with a master-teacher level that has them training new teachers, and principals by treating them as the CEOs they are and paying them enough to make all the additional responsibilities worth it.

Think New Mexico's report provides common-sense, evidence-based best practices that should help policymakers find areas of agreement and starting points for reforms.

Tops on Think New Mexico's list is improving "time on task," or optimizing time for teaching and learning — something lawmakers and the Public Education Department have been reluctant to mandate. It's high time they did so.

The think tank recommends increasing the minimum instructional time for all students to 1,170 total hours, which would amount to elementary, middle and high school students all having the same 6½ hours of school per day. Currently, first through sixth graders are required to go to school for 5½ hours per day, and seventh through 12th graders for six.

As advocates of more learning time, we urge lawmakers to exclude home visits, parent-teacher conferences, professional development and early release from instructional time and

incentivize school districts to adopt a balanced calendar to reduce summer learning loss.

Some of Think New Mexico's proposals are a heavier lift than others. Breaking up APS into several smaller districts, for example, would need voter approval and some assurances newly drawn districts would have equitable tax bases and a balanced mix of high- and low-performing schools. But among the 30 proposals are many that merit serious discussion and consideration. In addition to the aforementioned, there's replacing year-end testing with shorter interim tests that promote student learning and requiring school board members to resign when they run for another elected office and make those who violate anti-nepotism laws forfeit their seats.

New Mexico has the funding for these reforms; the question now is does it have the political will? After years of ranking at the bottom of education lists, and four years after the court ruled our K-12 system is unacceptable, it is time to change the results and change the narrative.

We need to get started. If Mississippi can do it, so can we.

The 10-point plan

- Optimize time for teaching and learning
- Improve teacher training
- Revamp the colleges of education
- Enhance principal pay and training
- Upgrade school board quality
- Right-size to smaller districts, schools and classes
- Maximize the benefits of charter schools
- Provide relevant and rigorous curricula
- Depoliticize student assessments
- Repurpose state dollars to pay for reforms

Read the report online at thinknewmexico.org/education-reform/

Friday, Feb. 3, 2023

Turn the tide for NM students with more time for learning

by Mandi Torrez

This year marks the 40th anniversary of a report by the National Commission on Excellence in Education, titled "A Nation at Risk," which described America's public education system as suffering from a "rising tide of mediocrity" and documented that students were falling behind other nations. In four decades, we have not turned the tide.

One major recommendation in the report was to significantly increase learning time. In Think New Mexico's 2022 roadmap of education reforms, we cited more recent studies showing improved academic outcomes with increased learning time. A study from economists at Stanford and the University of Pennsylvania found that a longer school year showed an "extremely robust" association with higher student achievement. Out of 21 characteristics studied, extended learning time had the greatest impact. Likewise, when New Mexico implemented K-3 plus in 2007 at high-poverty elementary schools, students who attended more days scored 8 percent higher in math and 11 percent higher in reading.

We applaud Gov. Michelle Lujan Grisham for her support of extended learning time and commend legislators for proposing two bills that, while they differ in details, both increase learning time to 1,140 hours, or 150 more hours for elementary students and 60 more

for middle and high schools. (Currently, those numbers are 990 and 1,080, respectively.)

"As an educator, it was heartbreaking to inform parents how far behind their child had fallen. In my last classroom, seven of my 21 third-graders struggled to read basic words. We didn't have a reading interventionist, small-group tutoring or adequate time to plan for so many varied student needs. We all needed more time and support."

The primary arguments against the bills are that more time could lead to student and teacher burn-out and that other supports are equally deserving of funding. We support a "complete package" of reforms moving through the session, including improved teacher and principal training and smaller class sizes. These all have a direct impact on what we can achieve in our classrooms.

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my last classroom, seven of my 21 third-graders struggled to read basic words. We didn't have a reading interventionist, small-group tutoring or adequate time to plan for so many varied student needs. We all needed more time and support.

In-school tutoring is a great way to use additional time wisely. Many students can't stay after school because of transportation issues, nor can many utilize online programs because they don't have adequate internet access. Another way to implement extended time is to provide in-school enrichment in everything from the arts and STEM to cultural activities important to communities. Enriching activities that motivate students to learn can level the playing field for those who aren't getting enrichment outside of school. There also would be more time for meeting students' social and emotional needs, a growing concern among parents and educators alike.

Optimizing time for learning is a proven reform and was identified as a step the state should take to meet obligations of a 2018 district court ruling that stated that our education system had violated students' constitutional right to an adequate education.

By embracing transformative ideas, we can create a rising tide of excellence that our students deserve. Ensuring that we have time to meet all of their needs is a foundational first step.

In the 2023 legislative session, Think New Mexico drafted Senate Bill 438 to rein in the excessive growth of school district central administrative spending. When that bill unfortunately got hung up in committee, we pivoted to focus on a major factor driving the rapid growth of administrative costs: the steady increase in the number of reports that school districts must submit to the state, which now total 244 per year! We successfully passed bipartisan legislation to create a process to identify and eliminate duplicative and nonessential reports, with a goal of reducing school district reporting requirements by at least 25%.

Spend money where it counts

by Kristina Fisher

During this year's legislative session, New Mexico lawmakers are considering major investments in education reforms designed to improve student outcomes, including increasing learning time, reducing class size, enhancing teacher training and raising pay and benefits for teachers, principals and other educational staff.

However, unless we also reform the way school districts allocate their budgets, many of those additional dollars might never reach teachers and students in the classrooms.

According to a 2020 analysis by the Legislative Finance Committee (LFC), the budget arm of the legislature, between 2007 and 2019 school district central and general administration grew by 55 percent, while spending on instruction and student support grew by just 19 to 20 percent. In other words, spending on school district administration grew nearly three times faster than classroom spending.

Classroom spending includes instruction, educational supplies and student support: the teachers, principals, educational assistants, librarians, counselors, social workers, school psychologists, nurses and coaches who impact the lives of students every day. Every dollar going to administrators in the school district's central office isn't going to them.

Teachers have spoken out about how they need more people in schools to support students: reading coaches, tutors, intensive interventionists and other frontline staff who can help students make up the learning loss many experienced during the last several years. Those

are the sorts of investments in classroom spending that can move the needle for student outcomes.

Senate Bill 438 proposes to deliver more of the state's budget to high-value investments at the school sites rather than to administrative overhead. The bill is sponsored by Sens. George Muñoz (D-Gallup), Chair of Senate Finance; Crystal Diamond (R-Elephant Butte), a former school board member who also serves on the Senate Finance Committee; Leo Jaramillo (D-Española); and Siah

"Senate Bill 438 proposes to deliver more of the state's budget to high-value investments at the school sites rather than to administrative overhead."

Correa Hemphill (D-Silver City), a school psychologist. It was drafted by Think New Mexico, based on recommendations in our 2022 report, "A Roadmap for Rethinking Public Education in New Mexico."

SB 438 proposes to limit the growth of school district central administrative spending to no faster than the overall growth in the state education budget. This means that if the legislature appropriates funding for a 7 percent increase in total state K-12 education spending, a school district would not be permitted to grow its central and general administrative spending faster than 7 percent.

The limitation on the growth of administrative spending proposed in SB 438 would only apply to school districts larger than 2,000 students. That is because spending in smaller districts tends to be much more volatile; for example, hiring a single administrator in a district of a few hundred students might result in administrative spending growing faster than classroom spending that year. While only 28 of New Mexico's 89 school districts enroll more than 2,000 students, 85 percent of New Mexico students are enrolled in those districts.

In addition, because some of the growth in administrative spending has been driven by an increase in state reporting requirements, SB 438 creates a process to identify and eliminate nonessential, redundant and unnecessarily burdensome state reports. It sets out a goal of reducing the number of state reporting requirements imposed on school districts by at least 25 percent, consistent with the target set by Gov. Michelle Lujan Grisham in a 2022 executive order.

As Gov. Lujan Grisham told the Albuquerque Journal in a 2018 interview, "The administrative overhead in our schools is outrageous. [Changing that is] going to be hard. Everyone is going to fight it. ... But if they think I'm not taking on this fight, they don't know who I am. We're taking it on. You have to. It's outrageous."

If you share our support for this important reform, we encourage you to visit Think New Mexico's website at thinknewmexico.org, where you can easily contact the governor and your legislators and urge them to enact Senate Bill 438.

Better School Board Practices Lead to Better Schools

By Fred Nathan

Executive Director of Think New Mexico

School boards are an often-undervalued piece of the puzzle in improving New Mexico's public schools. They play a critically important role in setting the tone, culture, and expectations for the schools they oversee.

Last year, Think New Mexico published a report titled: A Roadmap for Rethinking Public Education in New Mexico, which proposed a sweeping 10-point plan with 30 separate legislative recommendations to improve the performance of New Mexico's public schools. One of those planks highlighted research demonstrating that local school boards can positively impact the learning environment when they are focused on elevating student achievement.

House Bill 325 is based on the proposals in our report. It is sponsored by Rep. Natalie Figueroa (D-Albuquerque), a high school teacher, and Rep. Gail Armstrong (R-Magdalena), a former school board member.

The bill aims to strengthen school boards by enhancing their training, increasing their accountability to the public, and adding transparency to school board elections and meetings.

Currently, school board members are only required to receive five hours of training per year, focused primarily on the basic legal aspects of the board role. House Bill 325 would enhance that training to include public school finance and budgeting; the role of local school

boards in improving student academic performance; and best practices for working effectively with their superintendent.

New Mexico's school superintendents tend to have a short tenure, averaging less than two years. This instability makes it difficult for districts to set an academic vision and follow it through. One reason cited by superintendents for leaving their positions is lack of support from their school boards, which could be improved if board members had better training about how to support and supervise their superintendents.

Similarly, school boards collectively spend more than \$4 billion of state taxpayer dollars annually, and they would benefit from more training in how to understand and evaluate school district budgets.

The core duty of a school board is to foster an environment focused on student success. In North Dakota, school boards receive targeted training each year during which they set academic goals for their districts and are taught how to support and evaluate progress toward that goal. This sort of training helps ensure that student outcomes remain at the center of a school board's deliberations.

Along with enhanced training, House Bill 325 would increase the accountability of school boards by requiring that members step down if they violate the law against nepotism. New Mexico is one of just 13 states with no penalty for nepotism by school board members. (Because some very small communities have a limited population from which to hire employees, the bill allows dis-

tricts under 500 students to apply for a waiver from the Public Education Department if a family member of a school board member is the only qualified applicant for a job.)

House Bill 325 would increase the transparency of school board elections by requiring all school board candidates to disclose their campaign contributions. Under current law, only school districts with more than 12,000 students have to make these disclosures; that is just four of the state's 89 school districts. The public has a right to know who is influencing school board elections.

HB 325 would also increase transparency by requiring that school board meetings be webcast and the recordings posted publicly. This would make it easier for families to participate in school board meetings without having to drive long distances each way, as many currently do in rural communities. More public input ultimately leads to better decisions.

Along with Think New Mexico, HB 325 is supported by the American Federation of Teachers, Common Cause New Mexico, the League of Women Voters, the Greater Albuquerque Chamber of Commerce, the New Mexico Chamber of Commerce and reform-minded school board members from across the state.

If you share our support for these reforms, we encourage you to visit Think New Mexico's website at www.thinknewmexico.org, where you can easily contact the governor and your legislators and urge them to enact House Bill 325.

Legislation that would require candidates for local school boards to disclose their campaign donors is being touted as a way to reduce corruption — and that's true.

If voters know who is funding campaigns, they will sit up and take notice when donor X receives the plum T-shirt contract to provide practice jerseys for the basketball team. Transparency supports good government.

But in these days, when national groups are infiltrating local school board elections, there is another and more immediate reason to want to know who is funding candidates.

Across the nation, groups such as Moms for Liberty and the 1776 Project are putting dollars and volunteer efforts into taking over school boards. In the November election, about half of the 270 candidates endorsed by Moms for Liberty won, with a third of the 1776 group's choices winning. And these groups, many made up of far-right Christian nationalists, aren't going anywhere. Moms for Liberty, in fact, has operated in Albuquerque.

In a state like New Mexico, with lax reporting requirements in school board contests, a well-funded group conceivably could come in and finance winners, with voters in the dark about candidates' true motivation. That often doesn't surface until after board members are sworn in.

Such concerns are not the primary reason why nonprofit Think New Mexico has focused efforts this legislative session on reforms to school board operations. But the role of dark money is something to keep in mind during discussions on school board governance.

House Bill 325 would increase the training, accountability and transparency of local school boards. If enacted, the legislation would enhance school board members' training — both traditional public and charter boards — to focus on how they can help improve academic performance and support a superintendent. Meetings would have to be webcast and archived, too, improving transparency and allowing citizens to see how the boards operate.

An essential component of the legislation would take effect before elections by requiring all school board candidates to disclose campaign contributions. Currently, only

those school board members in districts larger than 12,000 students must be transparent. That's only a handful of the 89 districts in New Mexico; Santa Fe just dipped below that number, meaning the vast majority of school board candidates can keep the source of donations confidential.

The legislation also would require school board members who violate prohibitions against nepotism to step down. Only the smallest districts, with enrollments under 500 students, could apply for a waiver from nepotism rules for qualified candidates.

The legislation, introduced by Reps. Natalie Figueroa, D-Albuquerque, and Gail Armstrong, R-Magdalena, will receive its first hearing Saturday in the House Government, Elections and Indian Affairs Committee.

School board elections too often fly below the radar. They are low-turnout elections with far too many citizens simply ignoring them. With elections for New Mexico school boards now moved to November, turnout is improving, but more people showing up to vote isn't necessarily better unless they are paying attention.

Knowing which interests are funding candidates is an important piece of information in deciding a vote. School board elections are nonpartisan, whether held in blue Santa Fe or deep-red Clovis. That doesn't mean candidates don't run to put in place certain agendas.

Those can be benign — save art and music offerings for all children. They can be more controversial — bring in a new athletic director to oversee sports. Or, as is happening in other parts of the country, school board candidates can run to take over schools with an extremist agenda in mind. Even such white supremacist groups as the Proud Boys have focused on school boards in recent months.

The more voters know about candidates, the less likely it is our schools will become another place to fight culture wars. This reform legislation will improve how school boards operate with improved training and transparency requirements. On top of that, transparency before an election will make sure candidates for school board are running with the best interests of children — not their donors — in mind.

When a bill was introduced that would have watered down New Mexico's high school graduation requirements, our Education Reform Director Mandi Torrez rallied eight of her fellow Teachers of the Year to join her in publishing an opinion editorial in newspapers across the state expressing their concerns that the bill would lower expectations for students. When the governor vetoed the bill, her veto message echoed the concerns expressed in that editorial. We plan to work with key stakeholders to ensure that New Mexico's graduation requirements will successfully prepare students for college and career.

Lowering expectations shuts doors to opportunity

BY NEW MEXICO TEACHERS
OF THE YEAR

Thousands of students have passed through the doors of our collective classrooms. We have supported and challenged them to realize their potential, and we have celebrated and cried with them along the way. We tell you this because, as New Mexico Teachers of the Year, not only do we know the education issues in our state, but we also know our kids — and we have worked tirelessly to clear paths for their success.

So we take it personally when lower expectations create a barrier to our efforts. This is why we are deeply troubled by proposed legislation that would water down high school graduation requirements. We believe that House Bill 126 takes us in the wrong direction for many reasons, but most of all because it sends a message that we don't believe in our students. There are no paths to success from there.

HB 126 lowers the number of required credits from 24 to 22. It removes the requirement that schools offer financial literacy as an elective. It would no longer require students to take a class in career and technical education (CTE) or a language other than English.

This legislation would make New Mexico's high school diploma even less relevant for the world into which we are sending our children.

Every day we move further into a global economy that

requires skills in technology and communication that our students cannot learn in core subjects. Not only do we need New Mexicans for plumbing, electricity and our oil and gas industry, but CTE also encompasses communications, health care and, especially important to us, classes that guide students into the teaching profession. We currently have shortages in health care and education that affect our entire state.

Meanwhile, the numbers tell a CTE success story. The U.S. Department of Labor reported New Mexico students who take two credits within a CTE pathway graduate at rates above 90%. Our statewide average is 74%. So why abandon CTE in proposed graduation requirements?

It also seems counterproductive to remove world language requirements when, according to the American Council on the Teaching of Foreign Languages, nine out of 10 U.S. employers rely on employees who have language skills other than English.

Students have also told their own story. The Gates Foundation asked dropouts nationwide why they decided to leave the system. The top reasons included a lack of challenge and a lack of relevance. What could be more relevant than knowing how to handle your money?

The majority of New Mexicans, 79% in fact, believe we should require a class in financial literacy, and we think this is non-negotiable. Yet, under HB 126, many students may no longer even have access to it as an elective.

At this point, we should stop and ask why our public education system exists. As teachers, we see it as opening doors to self-actualization. As a nation, we say it is about opening doors for college and career. The proposed requirements in HB 126 would in fact close doors by not adequately preparing all students for any future of their choosing.

Many colleges require two language credits. Economic development requires job candidates with specialized skill sets. Overcoming the state's generational poverty requires community leaders who can address income and wealth gaps that affect so much of our student population.

In order to help every student see a world full of possibility, we first have to clear the paths. We tell you this because as educators, we have a front-row seat to our students' lives and what they need to succeed. And as educators, we tell you this because we know that limiting opportunity and lowering expectations is never the right answer.

Did lawmakers improve New Mexico's schools?

BY MATT GRUBS

New Mexicans used to seeing news about the state's struggling schools don't have to wake up to the same headlines.

So believed a think tank in Santa Fe when its policy pros dug into the state's perennially last-place school system. Think New Mexico had successfully championed pre-kindergarten expansion — an approach that had become the darling of education reformers — and last year decided to find a way to continue the heavy lift from the bottom of the national education rankings.

To do so, it looked to a former cellar-dwelling state: Mississippi.

"The first thing is that they had a plan. And it's easy to get lost when you don't have a map," said Think New Mexico Director Fred Nathan. The Gulf Coast state found that the simple act of having a plan made the likelihood of its success far more likely. It's now solidly middle of the pack among states.

From Mississippi's map, Think New Mexico crafted ten of its own key mileposts and set to work lobbying legislators to take a look at the plan and start on the journey.

The ideas—things like growing its own teachers...—fared relatively well in the 60-day legislative session that ended Saturday. Key to the whole thing, Nathan said, is the state's ability to shift its education spending habits.

"Historically we've grown central administrative spending faster than classroom spending, and in New Mexico we need to reverse that because we want to get the money to where the actual learning and teaching takes place," he said.

Some of the changes adopted by lawmakers and likely to be signed by the governor include somewhat counterintuitive measures like paying princi-



pals more to keep them in the same school. That move tends to improve training for teachers and in turn improve their retention rates, too, Nathan explained. Other changes like giving students more classroom time seem straightforward.

At a Thursday bill signing, Gov. Michelle Lujan Grisham said the benefit of extra classroom time is well-documented.

"We know that every study says that more time in the classroom learning is more successes for all students," she said.

Of course, even a noticeable pay bump for teachers is no guarantee that they'll want additional teaching days eating into precious time off from the grind of the academic year. Creating smaller classes has been suggested as a way of improving outcomes, too.

"The debate is if you have smaller classes, then that in and of itself means you have more class time," the governor explained.

Overall, Nathan said lawmakers reacted well to the first steps of the journey, passing funding measures that include \$15 million for teacher residencies—sort of apprenticeships for teachers—increasing pay for principals, [and] reducing the amount of data that has to be collected and reported to the state. ...

It's not a complete fix, but Nathan said it doesn't have to be: "It took Mississippi 12 years to get off the bottom and get more toward the middle, so we're looking at this as sort of a five- to 10-year plan."



The new law that Think New Mexico championed to reduce the maximum annual interest rate on small loans from 175% to 36% took effect on January 1, 2023. As the era of triple-digit interest rates came to an end, access to affordable credit options expanded, as the article below describes. To spread the word about the many credit and non-credit financial resources available to low-income New Mexicans, Think New Mexico's Associate Director Kristina Fisher collaborated with other members of the New Mexicans for Fair Lending Coalition to develop and distribute a detailed resource guide, which is available on our website.

BUSINESS OUTLOOK

ALBUQUERQUE JOURNAL

MONDAY, MARCH 6, 2023

Big banks filling state's small lending gap

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BY ALAINA MENCINGER
JOURNAL STAFF WRITER

When House Bill 132 passed the New Mexico Legislature last year, some predicted the end of small loans in the state. The law, which went into effect Jan. 1, 2023, impacted high-interest lenders by capping small loan interest rates at 36%, down from a whopping 175%. Opponents of the cap predicted that so-called payday lenders would flee the state, leaving New Mexicans with no opportunity to take out small personal loans for unexpected expenses.

However, three major banks in the state have seemingly filled in the gap left by payday lenders. Wells Fargo, Bank of America and U.S. Bank, which represent more than 100 bank branches in the state, now all offer loans under \$1,000 that follow the new state regulations.

"Not all of them (payday lenders) have left," said Fred Nathan, executive director of Think New Mexico, a think tank that advocated for the 36% cap. "Some of them have adapted, and sure enough, can make money at 36%. But we pointed out that the market would correct and that other banks or other lenders would fill the void — and that's exactly what's happened with Bank of America, Wells Fargo, and U.S. Bank."

Nationwide, six of the eight largest banks now offer similar

products. Pew Charitable Trusts reported that just five years ago, no large banks offered small loans of this type. In recent years, however, more and more states have been capping interest rates at 36% — and more and more banks are offering small personal loans.

Alex Horowitz, a consumer finance researcher at Pew, said in May 2022 regulators at the Federal Reserve, the Federal Deposit Insurance Corp., and the Office of the Comptroller of Currency issued guidance to banks around the country about making small loans, which opened the floodgates for new offerings.

But there's some fine print. It may not be as simple as walking into a bank and walking out with a loan, especially for people who aren't already customers of one of the three banks.

"They can't get these loans," Horowitz said. "These are only for the bank's customers."

Rio Rancho resident and Southwest Public Policy Institute president Patrick Brenner attempted to apply for all three loans at Bank of America, U.S. Bank and Wells Fargo without having a previous account with the banks. Despite opening checking accounts with all three banks and depositing funds in them, Brenner's applications were denied by both Bank of America and U.S. Bank and he was unable to apply for a loan less than \$3,000 at Wells Fargo.

All three of the banks only offer loans to current customers, and

require a certain relationship length with the bank. Horowitz said that's because banks offering small loans base eligibility on their relationship with the bank, rather than credit score.

"Instead of relying on a credit report and credit score, the banks are relying on account activity and the relationship to determine eligibility," Horowitz said. "And that opens up access to small loans to many customers, millions of customers, who wouldn't otherwise get access."

Only about 5% of Americans are "unbanked" and don't have a checking account. Although they would be unable to apply for the loans offered by Bank of America, Wells Fargo and U.S. Bank, unbanked people are also unable to qualify for payday loans, which require checking accounts as collateral.

Not all banks and credit unions offer these loans, so some customers are barred from applying for them — at least for now. As more banks and credit unions start offering small personal loans, Horowitz said, more Americans will be able to access loans on demand. Customers can generally apply for these loans online and receive funds almost immediately, Horowitz said, which keeps costs low for consumers due to the "negligible" labor needs.

"The application process is quicker than any payday loan," Horowitz said. "... The bank can largely predetermine if the customer is eligible, and only show them the loan if they're eligible."

Credit unions around the state also offer small loans to their customers.

Predatory lending ending in New Mexico

BY KRISTINA G. FISHER, ASSOCIATE
DIRECTOR FOR THINK NEW MEXICO

On Jan. 1, 2023, we marked the end of four decades of predatory lending in New Mexico thanks to a new law that reduces the maximum annual interest rate on small loans from 175%, one of the highest rates allowed anywhere in the nation, to 36%.

As Think New Mexico explained in our 2020 policy report making a case for this reform, the 36% interest rate cap is actually a return to a highly effective consumer protection law that was in effect from the mid-1950s through the early-1980s.

In the 1950s, the New Mexico legislature and governor capped the annual interest rates of loans at no more than 36%. This law protected consumers while still allowing plenty of access to credit. Unfortunately, in 1983, in response to federal interest rates that spiked as high as 20%, the legislature and governor repealed the state's interest rate cap.

Even at the time, there were those who raised concerns about what unlimited interest rates would mean for New Mexicans. Then Representative Ted Asbury spoke in opposition to repealing the 36% interest rate cap: "I wonder if the long-term effect isn't going to be disastrous."

Unfortunately, it was. After New Mexico's interest rate cap law was repealed, preda-

tory lenders flooded into New Mexico. In 1992, there were 23 storefront lenders in our state; by 2020, there were 561, one for every 3,819 New Mexicans. By comparison, there is a McDonald's for every 23,298 New Mexicans.

These lenders were concentrated around low-income communities and communities of color, with 60% located within 10 miles of Native lands, according to research by the Center on Law and Poverty. Meanwhile, nearly nine out of 10 predatory lenders were headquartered outside of New Mexico, meaning that they drained scarce dollars out of the pockets of low-income New Mexicans and sent those profits out of state, a form of reverse economic development.

The tide began to turn in 2006 when the U.S. Department of Defense recognized that predatory lending was impacting national security because so many members of the military were becoming trapped in high-interest loans. So, Congress passed the bipartisan Military Lending Act, capping the annual interest rates of loans to military service members and their families at 36%. This federal law protected over 17,000 active duty, national guard, and reserve members in New Mexico.

States began to follow suit, enacting their own 36% interest rate caps. As they did so, they

demonstrated the effectiveness of this reform: people in states with reasonable interest rate caps saved millions of dollars in interest and fees while maintaining access to credit through a variety of more affordable options, such as nonprofit credit unions – of which New Mexico has 40 with around 150 locations across the state – and responsible small lenders that offer loans at 36% or less.

During the 2022 legislative session, Think New Mexico successfully championed the passage of the 36% interest rate cap in partnership with the other members of the New Mexicans for Fair Lending Coalition, including NM Native Vote, the New Mexico Credit Union Association, the Center on Law and Poverty, and Prosperity Works, among others.

Now, this coalition is working to spread the word about resources available to New Mexicans who need help paying their bills, accessing financial assistance, or locating affordable loans from responsible sources like the state's many credit unions. A link to the resource guide, which includes a map of credit union locations, can be found on our website at: <https://www.thinknewmexico.org/end-predatory-lending/>.

New Mexicans deserve access to fair credit at reasonable rates. Thanks to the newly restored 36% cap that is finally the law in New Mexico once again.



Think New Mexico’s work on an issue doesn’t end the day our legislation is signed into law: we stay committed over the long term to ensure that the laws we champion are successfully implemented, and we defend and build on our successes. The repeal of the food tax is the ultimate example, as we successfully won passage of the law repealing that regressive tax in 2004, and once again this year we found ourselves pushing back against proposals to bring back the food tax.

New Mexico policymakers should take the food tax off the table

Kristina Fisher Associate Director, Think New Mexico

Over the past year, New Mexicans have been hit hard by rising food costs. Grocery prices have risen by more than 13%, the largest annual increase since 1979 according to the U.S. Bureau of Labor Statistics. Meanwhile, state tax revenues are reaching record levels due to high oil and gas prices and production. The latest projections anticipate that state government will have a surplus of \$2.45 billion next year.

With families struggling and state coffers overflowing, it is unbelievable that legislators would even consider bringing back the regressive food tax – and yet, that proposal continues to be a topic of discussion by the New Mexico legislature.

As the legislature’s Revenue Stabilization and Tax Committee met through the summer to discuss the outlines of a major tax reform bill, legislators brought up the food tax again and again, with some expressing regret for the loss of government revenues that resulted from the repeal of the food tax nearly two decades ago.

For example, on July 5, Representative Moe Maestas, Chair of the House Commerce and Economic Development Committee, said the state had been “unwise” to stop taxing food. When the issue of taxing groceries was raised again at the August 11 meeting, a reporter for the Albuquerque Journal asked House Taxation and Revenue Committee Chair Christine Chandler directly whether legislators were considering including a food tax in their legislative package for next session. She responded only that re-imposing the food tax is “not a high priority.”

This would not be the first time that legislators have included the food tax in a so-called “tax reform” bill. In fact, many such bills have been introduced over the past dozen years, with one making it all the way to the desk of Governor Richardson, who line-item vetoed the food tax.

The candidates running for governor this year have not stated what they would do if the legislature sent them a “tax reform” bill that included the food tax. Likewise, every member of the state House is up for election this fall, and many of them have not yet taken a position on the food tax.

New research underscores why taxing food is such bad policy. A study published last year by a team of researchers from the University of Kentucky, University of Wisconsin, Duke, and Cornell found that increases in food taxes are closely correlated with increases in food insecurity. A related study also found that higher food taxes were linked to higher rates of obesity and diabetes.

The harmful impacts of taxing food may help explain why legislatures and governors across the nation are moving to reduce or repeal them. Only Mississippi and Alabama still fully tax food at both the state and local level. Thirty-seven states do not impose any taxes on the sale of food, and that number continues to grow.

Earlier this year, Kansas passed legislation to phase out its food tax over the next several years, joining Arkansas, which passed a similar law in 2019. Also this year, Oklahoma suspended its food tax for the next two years, Illinois suspended its food tax for a year, and Virginia repealed the state portion of its food tax, leaving a local 1% tax in place for now.

Meanwhile, after the Utah legislature passed a bill in 2019 that would have raised its food tax from 1.75% to 4.85%, lawmakers faced massive public protests and a petition campaign against the tax hike. The legislature quickly repealed the higher food tax.

New Mexico lawmakers should learn from their colleagues in other states, and the national experts who have studied this issue, and take the food tax off the table.

The 2022 tax year marked the first time in four decades that middle and lower-income seniors in New Mexico were exempt from state taxation on their Social Security income. Think New Mexico led the effort to repeal this tax, which particularly burdened the 55,000 grandparents who are the primary guardians for their grandchildren. Thanks to the new law, these New Mexico seniors will have an easier time meeting the financial needs of their grandchildren without outliving their savings.



Social Security tax exemption

As New Mexico seniors file their annual income tax returns, many may be pleasantly surprised to discover that they are no longer paying state taxes on their Social Security income.

The 2022 tax year marks the first time Social Security income is exempt from New Mexico income tax since 1990, when the legislature first began taxing it. That tax was enacted as a single line on the second to last page of a long and complex piece of legislation. It received no public scrutiny until seniors began filing their taxes the following year.

Think New Mexico unearthed this history in 2019, when we published a policy report, “Solving the Hidden Crisis: Achieving Retirement Security for All New Mexicans,” which documented the history and impact of New Mexico’s tax on Social Security income. In that report, we recommended that the state repeal the tax as part of a larger strategy to enhance retirement security for New Mexico seniors.

The reform was urgently needed, as a 2018 UNM study found that two out of every three private sector workers in New Mexico have no money saved for retirement, and will be relying heavily or exclusively on Social Security. Only 11 states tax Social Security income.

Last year, after a three-year effort, the legislature passed and the governor signed a law exempting all lower and middle income seniors – with incomes up to \$100,000 for individuals and \$150,000 for couples – from paying taxes on their Social Security. Prior to that law, the state taxed the Social Security income of seniors with incomes as low as \$28,500.

The New Mexico Taxation and Revenue Department estimated that approximately 115,000 of the 137,000 New Mexicans who previously paid taxes on their Social Security income, about 84%, are now eligible for the exemption. The average New Mexico senior who is currently paying taxes on their Social Security is saving approximately \$710 a year as a result of this reform.



During the 2023 legislative session, Think New Mexico was part of an extensive coalition of organizations advocating for a major investment in the Strategic Water Reserve. The Strategic Water Reserve is the water management tool that Think New Mexico conceived and successfully championed to keep our rivers running and thereby reduce conflicts over endangered species and interstate river compacts. This tool should see a big boost in effectiveness as the legislature and governor appropriated a total of \$7.625 million for the Strategic Water Reserve, the largest single investment that it has received since it was established nearly two decades ago.

Rio Grande Sierran

October/November/December 2022

Keep Reserve flowing

By Kristina G. Fisher, Associate Director Think New Mexico

Nearly two decades ago, Think New Mexico proposed the creation of a Strategic Water Reserve, a pool of publicly held instream water rights dedicated to keeping New Mexico's rivers flowing to meet the needs of endangered species and fulfill our water-delivery obligations to other states.

Legislation creating the Strategic Water Reserve was enacted with bipartisan support in 2005. In the years since, it has been used to lease and purchase several thousand acre-feet of water, primarily along the Rio Grande and Pecos rivers to benefit species like the Pecos Bluntnose Shiner and the Rio Grande Silvery Minnow.

Most recently, the Jicarilla Apache Nation partnered with the Nature Conservancy to lease 20,000 acre-feet a year of the tribe's water to the Strategic Water Reserve. This water was previously used to support coal-fired power production at the San Juan

Generating Station; now it will help keep the San Juan River flowing.

However, the San Juan River lease is by far the largest transaction in the Strategic Water Reserve's 17-year history, which highlights the unfortunate fact that the impact of the Strategic Water Reserve has been far more limited than we had hoped.

The main obstacle that has prevented the Strategic Water Reserve from achieving its full potential has been inadequate funding.

In its first few years, the Strategic Water Reserve received about \$5 million in legislative appropriations, enough to get off to a good start. Unfortunately, in the difficult budget years following the economic crash of 2008, funding for the Strategic Water Reserve was zeroed out and never fully restored.

Today, there is only about \$800,000 in the Strategic Water Reserve's account, far

too little for it to be effective, considering that the San Juan River lease alone costs around \$500,000 a year.

In this time when New Mexico's rivers are under increasing stress due to the climate crisis, the Strategic Water Reserve is more important than ever. So Think New Mexico, along with a coalition of a dozen other organizations, including the Rio Grande Chapter of the Sierra Club, is urging the Legislature and governor to invest \$15 million of this year's record \$2.45 billion surplus into the Strategic Water Reserve.

If you would like to speak up in support of this effort, we encourage you to visit the Action Center on Think New Mexico's website (www.thinknewmexico.org) where you can contact your legislators and the governor and urge them to restore funding to the Strategic Water Reserve and keep more water in New Mexico's rivers.

2023 LEADERSHIP INTERNS

Think New Mexico’s Leadership Internship program aims to mentor the next generation of New Mexico leaders. We are excited to welcome six extraordinary students as our 2023 Leadership Interns.

Elizabeth Farrington grew up in Albuquerque and is a junior at the University of Southern California where she is majoring in Political Science. She has served as an AVID tutor in New Mexico schools and worked on multiple political campaigns in New Mexico, Colorado, and California, including the successful Stop the Stadium campaign in Albuquerque.

Jules Hanisee was born and raised in Albuquerque and is now a junior at Tulane University studying Political Science, French, and Gender-based Violence. Jules volunteers at polling stations and voter registration drives, serves on the Tulane student government, and writes about LGBTQ+ issues for the university newspaper.

Jackie Munro-Vahey is earning her J.D. from the University of New Mexico School of Law, where she is co-president of the student Association of Public Interest Law. Jackie previously worked in public health and also directed the award-winning documentary film *Una Nueva Tierra (A New Land)*, tracing the struggles of three families living on the Pajarito Mesa outside of Albuquerque.

Tanya Ruiz Parra grew up in Santa Fe and is now a junior earning her B.A. in Political Science at the University of Denver. She has volunteered with voter mobilization efforts, interned with the Santa Fe Dreamers Project, and served as a Teaching Fellow with the Breakthrough program, which helps students from underserved communities prepare for college.

Jesús Eduardo Sánchez grew up in Rio Rancho and is now a senior at UNM, earning a B.A. and M.A. in Political Science. He previously served as a senator on the Associated Students at UNM student government and interned in Representative Melanie Stansbury’s Albuquerque office. Jesús also co-owns and manages a small business in pond and aquarium maintenance.

Andrew Schumann is New Mexico’s 2023 Truman Scholar. He grew up in Rio Rancho and earned six associate degrees from Central New Mexico Community College before graduating from College and Career High School. Andrew is pursuing an M.A. in History at UNM. He has previously interned with several New Mexico legislators and Congresswoman Teresa Leger Fernández.



**Elizabeth
Farrington**



**Jules
Hanisee**



**Jackie
Munro-Vahey**



**Tanya Ruiz
Parra**



**Jesús Eduardo
Sánchez**



**Andrew
Schumann**



2022 LEADERSHIP INTERNS

*Abigail Goldstein, Malina Brannen
& Alyssa-Noelle Capuano
Salomon Moises Cordova &
Barbara Leppala (not shown)*

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.

Board Profile: Phelps Anderson

Phelps Anderson represented southeastern New Mexico for four terms in the state legislature during two very different time periods: first from 1977–1981, and then from 2019–2023. During his recent service, he co-sponsored Think New Mexico’s legislation to end predatory lending and won passage of legislation improving the solvency of state pensions and repealing the state tax on military retirement benefits.

Born and raised in Roswell, New Mexico, Phelps earned his B.S. in Agricultural Economics from New Mexico State University, where he was a student of future Governor (and Think New Mexico board member) Garrey Carruthers.

Phelps went on to work in a wide range of businesses, including manufacturing, banking, the oil and gas industry, managing the Double Eagle Restaurant in Mesilla, and serving as foreman of the Diamond A cattle company. He is currently the president of SunValley Energy Corp. and Rio Magdalena Investments.

Along with his business career, Phelps has an extensive track record of public service. In the 1980s, he served as Mayordomo of the Picacho Ditch Association. He chaired the New Mexico Interstate Stream Commission from 2012–2016, and was a member of the State Board of Finance. This year, he was appointed to the Board of Regents of the New Mexico Military Institute.

Phelps has also served on the boards of many nonprofit organizations, including the Chaves County Historical Society Foundation and the Roswell Educational Achievement Foundation. His independent perspective is illustrated by the fact that he has been a member of both the New Mexico Cattle Growers Association and the New Mexico Nature Conservancy.

When he returned to the New Mexico legislature in 2019, Phelps quickly earned the respect and admiration of his colleagues from across the political spectrum. In 2021, Phelps changed his party registration to independent.

“New Mexico faces complex policy challenges and I am pleased to be a part of Think New Mexico’s efforts to develop and put into action ideas that will contribute to a better future for our state,” Phelps says.

Phelps has been married to Ann Stege Anderson since 1974. They have three grown children and five grandchildren.



Staff Profile: Mandi J. Torrez



Mandi Torrez grew up in rural southeastern Colorado, not far from the New Mexico border, and earned a bachelor's degree in journalism from the University of Colorado, the first in her family to graduate from college.

She worked in the news industry for eight years as a reporter and editor in South Carolina, Colorado, and in New Mexico at the *Farmington Daily Times*.

After earning a master's degree in elementary and special education from Boston's Wheelock College, Mandi started her teaching career in 2011 with Bernalillo Public Schools. She taught third and fourth grade, primarily at Placitas Elementary. She also helped develop district curricula, delivered professional development, and served as a peer mentor.

In 2019, Mandi was named the Bernalillo Public Schools Teacher of the Year, recognized for her data driven and culturally responsive instruction. She was named the New Mexico Teacher of the Year by the Public Education Department (PED) in 2020.

During her year of service as Teacher of the Year, Mandi focused on elevating the voices of teachers. She started a statewide teacher newsletter and hosted and produced a podcast to highlight New Mexico educators. She also organized a statewide virtual Teacher Town Hall to hear educator concerns during the pandemic.

Mandi served on the PED Reentry Task Force, the PED Strategic Plan Committee and also was named as a Teach Plus New Mexico Policy Fellow. Her team successfully advocated for PED to hire a professional development director.

At the close of 2020, Mandi was hired by the PED as the agency's Teacher Liaison. In that role, she led teacher leadership programs, including the State Ambassadors, the Secretary's Teacher Advisory, and the Teacher Leader Network.

"It is truly a privilege to serve as Think New Mexico's Education Reform Director," Mandi says. "Our children — mine and yours — deserve a better public education system. We can and should work together to do what is right and just for our students."

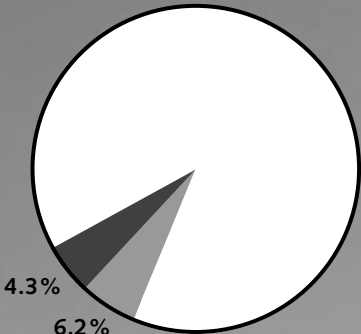
Mandi lives in Rio Rancho with her husband Russell Contreras and daughters Ava and Elena. She enjoys hiking, traveling, and helping coach her daughter's softball team.

Statement of Income and Expenditures

INCOME	
Bequests	57,933
Business Contributions	24,449
Endowment/Interest Income	8,300
Foundation Grants	403,914
Individual Contributions	663,995
Sale of Reports & Online Store Items	482
Total Income	\$1,159,073

EXPENDITURES	
Audit/Accounting	9,087
Benefits: Health, Dental & Disability Insurance	68,068
Benefits: Pension Plan & Fees	34,496
Computer Consulting & Website	5,038
Depreciation	838
Development	6,935
Donated Real Estate Expenses	20,450
Educational Outreach	4,450
Graphic Design	4,344
Insurance	2,791
Internship Pay & Program Expenses	12,682
Investment Management Fees	1,182
Legal Fees	0
Online Vendor Processing Fee	3,219
Payroll Taxes	30,644
Postage	19,880
Printing & Bulk Copying	69,072
Reconciliation Discrepancy	709
Rent/Utilities Expense	40,031
Salaries	394,366
Security/Janitorial	1,047
Stewardship/Board Expenses	364
Subscriptions	2,567
Supplies	1,740
Telephone & Internet	4,130
Training/Research/Dues	1,266
Travel	0
Total Expenses	\$739,396

Administrative & Fundraising Expenses as a Percentage of Income: 2022



NOTE: These financial statements do not include in-kind contributions of services or materials from 2022, which were valued at \$15,147. They also do not include unrealized investment appreciation.



Think New Mexico’s administrative overhead expense (“management and general”) as a percentage of income in 2022 was 4.3%. Think New Mexico’s fundraising expense as a percentage of income in 2022 was 6.2%.

FINANCIAL SUMMARY
Year Ended Dec. 31, 2022

Balance Sheet

ASSETS	
Cash and Cash Equivalents	365,499
External Endowment Funds	114,783
Operating Endowment	21,231
Udall-Carruthers Endowment	96,619
Grants Receivable	40,464
Investments	2,164,968
Land held for sale	840,000
Prepaid Expenses	48,866
Property and Equipment *	1,670
Total Assets	\$3,694,100

LIABILITIES	
Accounts Payable	18,985
Total Liabilities	\$18,985

NET ASSETS	
Without donor restrictions	3,464,845
With donor restrictions	210,268
Total Net Assets	\$3,675,113
Total Liabilities and Net Assets	\$3,694,098

* Net of Accumulated Depreciation.

Source for pages 22–23: Financial State-
ments for the year ended December 31, 2022.
Independent auditors: Taylor, Roth &
Company.

IMAGE: *Photograph by Russell Lee taken in 1940 of recess time at a grade school in Hobbs, New Mexico. Courtesy Library of Congress Farm Security Administration collection, #LC-USF34-035843-D.*

FOUNDATION PARTNERS

(JANUARY 1, 2022 – MAY 1, 2023)

Albuquerque Community Foundation
Jonathan & Kathleen Altman Foundation
Amazon Smile Foundation
Anchorum St. Vincent
Azalea Fund
Barker Welfare Foundation
Big Wave Dave's Infinite Gift List
Bingaman Foundation
Brindle Foundation
Brindle Fund of the
 Santa Fe Community 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
Delle Foundation
Effective Families Fund of the
 Albuquerque Community Foundation
Elizabeth Hinds Memorial Endowment of the
 Santa Fe Community Foundation
Ernst Foundation
Eye Associates Gerald & Alice Rubin
 Memorial Foundation Fund
Cecilia Lipton Farris & Victor W. Farris
 Foundation Fund of the
 Santa Fe Community Foundation
Foster Foundation Inc.
Foundation for Sustainable Living
Frost Foundation
Gift4Giving Program
Hanna and Matthew Foundation
Harbor Oaks Foundation
John H. Hart Foundation
Hunt Family Foundation

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KG Fund of the
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Laurel Fund of the New Mexico Foundation
Liberty Ranch Infinite Possibilities Fund of the
 Santa Fe Community Foundation
Louise Arnold Maddux
 Environmental Foundation
Michael & Alice Kuhn Foundation
Moon Mountain Fund of the
 Santa Fe Community Foundation
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Nusenda Foundation
Pond Bay Charitable Gift Fund
S.B. Foundation
Sandia Foundation
Santa Fe Community Foundation
Scandia Foundation
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SLF Foundation
Solis-Cohen Spigel Family Fund
Special Relativity Fund of the
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The Dwight & Carolyn Tope Fund
US Eagle Foundation
Doris Goodwin Walbridge Foundation, Inc.
Esther & Morton Wohlgemuth Foundation
Wolf Run Foundation

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Carolyn Acree
Richard M. Adam
Jan & Rick Adesso
Anstiss Bowser Agnew
Dr. Mercedes M. Agogino
Omar Ahmed
Pamela Saunders Albin
Joann Albrecht
Anne Albrink
Drs. Joe Alcorn &
Sylvia Wittels
Johnnie R. Aldrich, PhD
Christian L. Alexander
Mark & Martha Alexander



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Garrett and Emily Allen
Elizabeth Allred
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Arthur Alpert
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Victoria Amada
Tim & Lucia Amsden

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Jean Anderson
Judy Anderson
Kristina E. Anderson
Lars Anderson
The Honorable Phelps Anderson
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Robert Anderson &
Susan Nelson Anderson
Maggie & Christian Andersson
John F. & Marlene Andrews &
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Laurie Archer
Lawrence Archibald &
Laura Chancellor
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Susan Arkell
Karyl Ann &
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Jerry & Lillian Armijo
Roberta Armstrong &
Al Webster
Scott & Barbara Armstrong
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David & Peggy Ater
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Frank Baca
Jacqueline Baca
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In 2022, Think New Mexico received the top Four-Star rating from Charity Navigator.

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Nancy Baker
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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: nearly \$100 million from the Social Security tax repeal, and about \$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.



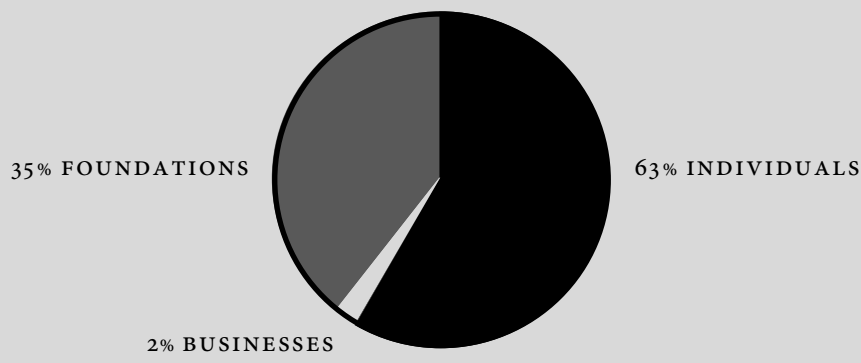
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“Think New Mexico is the most innovative nonprofit I’ve encountered in New Mexico. You grasp the big picture but you also attend to the details. Your team deserves kudos for your accomplishments. Keep up the good work!” LAURA RIEDEL, SANTA FE, NEW MEXICO, MAY 13, 2023

Individual Social Investors Provided Most of Think New Mexico's 2022 Revenues



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MANY THANKS TO OUR MONTHLY AMIGOS!

Think New Mexico’s 69 “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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Marynell Callahan-Hirsch	Berry Ives	Christopher Ruszkowski
Charlene Cerny &	Dixie & Michael Jackson	Gladys Santana
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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.

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Ira Jaffe		

** deceased*



LEGACY DONOR PROFILE: SHELLEY WAXMAN

Shelley Waxman was born in Newark, New Jersey in 1949 and had a successful career in law and government work, including serving as a Senior Policy Analyst for the U.S. Treasury Department in its Financial Crimes Enforcement Network (FinCEN). In that role, she drafted regulations to implement the federal Money Laundering Act. Along with her government service, Shelley’s life was dedicated to philanthropy and a love of art. An avid ceramic artist herself, she collected paintings, sculptures, ceramics, blown glass, jewelry, furniture, and clothing from the Southwest and around the world. Shelley moved to Santa Fe around 2009. When she passed away in 2022, Shelley left 100% of her estate to local and national causes that were important to her, including Think New Mexico.

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Whether it's running or not, your car, truck, RV, boat, or other vehicle can make a positive difference in the lives of New Mexicans if you donate it to Think New Mexico. We partner with the nonprofit CARS, which will come pick up the vehicle, sell it at auction, and forward the proceeds to Think New Mexico.

If you have any questions or would like to donate your vehicle call CARS at 1-877-411-3662 (be sure to tell them that the donation is for Think New Mexico) or visit the "Support" page of our website.

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For more information on donating from your IRA, just give us a call at (505) 992-1315 and we'll give you all the information you need to make the transfer. Then simply contact the financial services company that serves as your IRA custodian and let them know that you would like to make a Qualified Charitable Distribution to Think New Mexico from your IRA.

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Think New Mexico's online store has something for everyone, from stickers to tote bags, cell phone cases, notebooks, water bottles, mugs, t-shirts, hoodies, and more! They make great gifts and show your support for Think New Mexico. You can find the store on our website at:
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Right: 2019 Leadership Interns model Think New Mexico shirts



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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.

"Thinking Cap" Photos

PAGE 25: Leadership Intern Malina Brannen at Pululahua Volcano in Ecuador

PAGE 26: Nancy & Larry Buechley at Zion National Park

PAGE 30: Sara-Jane Hines, age 6, getting ready for a hike;
Dennis Fazio at La Montanita Coop in Albuquerque

PAGE 34: Witkin Nathan in Santa Fe, New Mexico

PAGE 36: Martha Ann Sloan at Yellowstone National Park

PAGE 37: Jane McGuire with friends from college, to whom she gifted Think New Mexico hats during their reunion in Santa Fe

Acknowledgments

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