

THINK NEW MEXICO



A Results-Oriented Think Tank Serving New Mexicans



2025–2026

ANNUAL REPORT

About the Cover

Original cartoon by Jonathan Richards.

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 up all New Mexicans.

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. The board is profiled on pages 2–3 of this report.

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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, among others:

- 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
- 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
- Winning passage of three constitutional amendments to streamline and professionalize the state Public Regulation Commission
- 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
- Leading a campaign to make financial literacy a high school graduation requirement, now in place in 56 districts reaching over 66% of New Mexico students

- 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
- Enhancing the training and transparency of local school boards
- Expanding access to high-quality teacher residencies
- Creating a permanent trust fund for Medicaid
- Making New Mexico's student loan repayment program for health care workers the most generous in the nation
- Bringing New Mexico into the interstate licensure compact for physicians
- Reforming New Mexico's medical malpractice law to address the top reason why doctors were considering retiring early or leaving the state

A comprehensive list of our results can be found on our website.



*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 – 1979. 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 was President of Bueno Foods for four decades. 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. Paul was a member of the National Park System Advisory Board during the Obama administration.



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 a 19th generation New Mexican and 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. Liddie served on Governor Michelle Lujan Grisham's Economic Recovery Council. She also farms the Rancho Faisan.



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 served 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:

This year’s annual report celebrates several big wins from our 2024 policy report on addressing New Mexico’s health care worker shortage, including medical malpractice reform, joining the interstate compact for doctors, and enhancing New Mexico’s loan repayment program for health care providers to make it the most generous in the country.

We believe these reforms will stop the years-long exodus of health care providers from New Mexico. Going forward, they should also help our state to retain our medical graduates and attract new health care providers to New Mexico.

There is still much from the plan that remains to be accomplished. For example, Think New Mexico continues to advocate for the state to join eight more interstate compacts for health care workers — which should be done in a special session in the next few months so that New Mexicans do not have to wait any longer for critically needed care — and to repeal New Mexico’s unique and counter-productive gross receipts tax on medical services.

We are always looking for ways to do more and to do better. In this regard, this year’s annual report also spotlights the work of two new additions to our staff, Noah Apodaca and Lauren Leland. Their clever and creative videos and posts generated almost two million views across all our social media platforms over a ten-month period. They also helped inspire New Mexicans to send more than 22,000 emails to their legislators and the governor through the Action Center on Think New Mexico’s website, urging them to support our proposed reforms. This public engagement was a key factor in overcoming the powerful opposition of the trial lawyers lobby to medical malpractice reform.

I hope you will join the more than 1,400 New Mexicans who invested in Think New Mexico’s work last year by donating online at www.thinknewmexico.org, sending in a check in the enclosed yellow envelope, contributing from an individual retirement account, donating an old vehicle you no longer need, becoming a monthly contributor, or including a bequest to Think New Mexico in your estate planning.

Fred Nathan Jr.

June 15, 2026

THINK NEW MEXICO'S
2025–2026 STAFF



Noah Apodaca
Field Director



Kristina G. Fisher
Associate Director



Katie Gutierrez
Tax, Budget & Economic Development Reform Director



Lauren Leland
Healthcare Reform Director



Susan L. Martin
Business Manager



Fred Nathan, Jr.
Executive Director



Mandi Torrez
Education Reform Director

SOLVING THE HEALTH CARE WORKER SHORTAGE



In the fall of 2024, Think New Mexico published a policy report titled, *How to Solve New Mexico's Health Care Worker Shortage*, which laid out the most ambitious legisla-

tive agenda in our history, including seven major reforms to New Mexico's medical malpractice law.

DONE:

- ☒ Rebalance New Mexico's Medical Mal-practice Act (5 of 7 reforms enacted)
- ☒ Significantly enhance the Health Professional Loan Repayment Program
- ☒ Appropriate \$20 million to increase salaries for health care professors

IN PROGRESS:

- ☒ Join the interstate health care worker compacts (doctor compact enacted, eight more to go)
- ☒ Create and fully fund a permanent Medicaid Trust Fund (fund created with approximately \$511 million; additional \$1.5 billion needed)

TO DO:

- ☐ Repeal the Gross Receipts Tax on health care services
- ☐ Expand the Rural Health Practitioner Tax Credit and create a preceptor tax credit
- ☐ Create a centralized credentialing system to cut red tape for health care workers
- ☐ Create a pathway to licensure for doctors trained abroad, similar to 18 other states
- ☐ Expand access to health care-focused career and technical education for high schoolers to grow more of our own health care workers



Naomi Natale and her sons Sebastián and Santiago stopped by the Think New Mexico office on their way to the signing ceremony for Senate Bill 1, which made New Mexico the 43rd state to join the interstate compact for physicians. After Sebastián was diagnosed with a rare and aggressive cancer in 2021, Naomi, her husband Michael Casaus, and the boys have frequently had to travel from Albuquerque to El Paso for telehealth consultations with specialists in other states because New Mexico was not part of the doctor compact.

L-R: Kristina, Santiago, Fred, Sebastián, Naomi.

REFORMING NEW MEXICO’S MEDICAL MALPRACTICE LAW

A 2025 poll commissioned by the legislature’s budget staff found that two-thirds of New Mexico’s doctors were considering leaving the state, and the top reason—cited by 83% of them—was the state’s unbalanced medical malpractice law. Bringing that law more into line with the laws in other states was one of the top recommendations in Think New Mexico’s 2024 report. However, shortly after Think New Mexico published our report, a new dark money group calling itself “New Mexico Safety Over Profit” (NMSOP) began spending tens of thousands of dollars opposing

our malpractice reform efforts—while adamantly refusing to disclose where all the money was coming from. Think New Mexico lodged a complaint with the New Mexico Ethics Commission, which ultimately filed a 73-page lawsuit against NMSOP for violating the state’s lobbyist disclosure laws. To settle the lawsuit, NMSOP paid the maximum \$5,000 fine and released their full list of donors, which consisted entirely of trial lawyers and law firms, one paralegal at a personal injury law firm, and the New Mexico Trial Lawyers Association itself.

DARK MONEY DONORS REVEALED:
New Mexico Safety over Profit
discloses donors and pays \$5,000 fine.



NM Ethics Commission

After being sued by the New Mexico Ethics Commission for refusing to comply with state transparency laws, NMSOP has agreed to settle the case and disclose their donors.

[Read more](#) ➔

Think New Mexico’s social media post in response to the New Mexico Ethics Commission revealing the identities of the funders behind New Mexico Safety Over Profit.

Posted August 11, 2025.

Lawyers funded fight against reform

Forced disclosures of donors say trial attorney interests at work

A special interest group that campaigned against changes to New Mexico's medical malpractice law was funded primarily by high-powered trial lawyers and law firms, recent filings reveal.

The State Ethics Commission raised the curtain on New Mexico Safety Over Profit's deep-pocketed donors under a settlement with the organization that also included a maximum allowable \$5,000 fine after the group refused to disclose its donors.

Among the group's biggest previously undisclosed donors were Iowa-based trial lawyer Nicholas Rowley, who contributed \$425,000 since 2021, and the New Mexico Trial Lawyers Association, which contributed \$245,000 since 2022.

Under the agreement, signed July 25 and made public Monday, the group provided all contributions and pledges between April 2024 and June and disclosed all expenditures and commitments between April 2024 and Jan. 1.

The group, previously called Fairness for New Mexico Patients, also filed "the appropriate forms" with the Secretary of State's Office and voluntarily disclosed a complete list of contributors dating to 2021, which the State Ethics Commission said exceeded the agreement's disclosure obligations.

A review of donors by Think New Mexico, a Santa Fe-based think tank that has advocated for revamping the state's medical malpractice law, including capping attorneys' fees, found all of the group's donors were trial lawyers and law firms, plus a paralegal. The review also revealed more than 74% of donors are current board members or past presidents of the New Mexico Trial Lawyers Association.

"NMSOP didn't want the public to know this because they were trying to present themselves as a grassroots group of regular New Mexicans who opposed medical malpractice reform," Think New Mexico wrote in an email.

"Thanks to the Ethics Commission, the public now knows the truth: while NMSOP describes itself as 'a network of individuals and families harmed by big corporations, institutions and profit-driven systems,' it is actually nothing more than a front group for the trial lawyers' lobby and bankrolled entirely by them," Fred Nathan, the think tank's executive director, said in a statement.

Medical malpractice has been an ongoing source of consternation in New Mexico amid a shortage of doctors and complaints the cost of malpractice insurance is making it difficult for health care professionals to do business in the state. During the 60-day legislative session earlier this year, an effort to overhaul the state's medical malpractice law, including capping attorneys' fees, died in committee on a 5-4 vote.

New Mexico Safety Over Profit, which reported about \$1.3 million in total contributions, conducted an advertising campaign last year that included full-page newspaper ads and a monthslong series of targeted digital ads on Facebook and Instagram, according to the State Ethics Commission.

The settlement comes about two months after the commission filed a lawsuit against the group, which argued it didn't have to disclose its donors. The lawsuit alleged the group had violated the Lobbyist Regulation Act by failing to register and report any financial information related to its 2024 advertising campaign opposing changes to the state's medical malpractice law, which some argue is driving health care professionals out of New Mexico.

"This settlement is a significant outcome, not only for the State Ethics Commission, but for every New Mexican whose trust in the legislative process depends on transparency and fairness," Amelia Bierle, the commission's deputy director, said in a statement.

Bierle said the group's decision to settle rather than battle it out in court reflected the strength of the commission's position.

"The people of New Mexico have a right to know who is trying to shape public policy in our state, and this case demonstrates the Lobbyist Regulation Act working as intended — requiring organizations that conduct lobbying-related advertising campaigns to register and disclose their spending and funding sources," she said.

...

During the 2025 legislative session, the opponents of medical malpractice reform were able to block the passage of our initial bill, which contained three of our seven recommended reforms. In the 2026 session, Think New Mexico partnered with House Judiciary Committee Chair Christine Chandler (D-Los Alamos) and House Minority Leader Gail Armstrong (R-Magdalena) to pass a more comprehensive bill, House Bill 99. House Bill 99 included five of our seven recommended reforms, including raising the standard of proof for punitive damages from the lowest level in the nation to the standard in place in 32 other states. The bill capped punitive damages just as compensatory damages are capped, with higher limits for hospitals than for independent doctors. It also required that medical expenses be calculated based on the amount paid for care rather than the amount billed (known as “truth in damages”).

House Bill 99 had a wild ride through the 30-day session. Amendments were added to weaken the bill in its first House committee, but they were removed before the bill passed the House. The Senate Judiciary Committee, which includes three practicing malpractice plaintiff’s attorneys, proposed 11 amendments to undermine the bill, three of which passed. A few hours later, following a dramatic debate, the Senate voted 25-17 to strip off those weakening amendments. In the end, the bill passed the House 66-3, the Senate 40-2, and was signed into law by Governor Lujan Grisham. Those final overwhelming votes reflect how powerfully the public had demanded these changes, with 11,306 emails supporting malpractice reform sent to lawmakers through the Action Center on Think New Mexico’s website!

February 15, 2026 ALBUQUERQUE JOURNAL Copyright © 2026 Albuquerque Journal

Medical malpractice bill passes House on overwhelming vote

Bill now advances to Senate, where its passage is far from certain

February 18, 2026

SENATE PASSES MEDICAL MALPRACTICE BILL

Legislation will now head to governor's desk

March 7, 2026

Gov. signs medical malpractice bill, predicts it will deliver quick results



Governor Lujan Grisham invited Think New Mexico's staff to her office in the state capitol to thank us for our work and celebrate the passage of House Bill 99, the medical malpractice reform bill. She kindly reenacted the bill signing with us for this photo.

Back row L-R: *Lauren Leland, Susan Martin, Noah Apodaca, Katie Gutierrez*
Front row L-R: *Kristina Fisher, Governor Michelle Lujan Grisham, Fred Nathan*

PASSING THE DOCTOR COMPACT; EIGHT MORE COMPACTS TO GO!

Interstate licensure compacts make it easier for health care workers who are licensed in other states to care for patients in New Mexico, including via telehealth. Until this year, New Mexico had only joined one health care worker compact, for nurses. Meanwhile Colorado is in all ten major compacts, Utah is in nine, Arizona and Oklahoma are in eight, and even Texas is in six. Think New Mexico organized a diverse coalition of over 50 groups to support the compacts, ranging from business to labor, and from Planned Parenthood to the Catholic Bishops. We also engaged the public. New Mexicans sent 8,592

emails through Think New Mexico's Action Center urging lawmakers to support the compacts. As a result, the doctor compact was the very first Senate bill introduced during the 2026 session. Senate Bill 1 passed the legislature unanimously and was signed into law during the first half of the 30-day session. Unfortunately, while the other eight compacts each passed the House unanimously, they all died in Senate committees. According to the New Mexico Medical Board, joining the doctor compact will increase the number of doctors applying to practice in New Mexico by 10-15% annually.

THE COMMUNICATOR

Pass the rest of the compacts this year

By Fred Nathan

March 20, 2026

SANTA FE — It was a big bipartisan win for New Mexicans when the legislature and governor enacted Senate Bill 1 to bring New Mexico into the interstate licensure compact for doctors. According to the New Mexico Medical Board, joining this compact will result in an increase of 10-15% in the number of doctors applying to practice in New Mexico annually.

Unfortunately, eight other compacts needed to address shortages of psychologists, counselors, EMTs, physician's assistants, speech therapists and audiologists, physical therapists, occupational therapists, and dentists failed to pass. The need for these compacts is urgent enough that they should be passed in a special session.

Students with learning disabilities are waiting a year or more for appointments with speech therapists. During that time, their conditions worsen and become harder to treat. To reduce these wait times, New Mexico needs to join 37 other states in the Audiology and Speech Language Pathology Compact.

New Mexico needs an additional 2,326 EMTs just to meet national benchmarks. One of the sponsors of this year's bill to join the 25 other states in the Interstate Emergency Medical Services Compact noted that constituents in her rural district often wait hours for ambulance services in medical emergencies, and lives could be saved if we joined the compact so that emergency personnel in the Texas community just across the border could more easily help patients in New Mexico.

Meanwhile 845,000 New Mexicans live in an area with fewer than one behavioral health care provider

per 30,000 residents. New Mexico lawmakers recently created a \$1 billion behavioral health care fund, but that money will only make an impact if there are enough psychologists and counselors to meet the need. Forty-three states, including all of New Mexico's neighbors, are members of the Psychology Compact.

Along with increasing access to care, there is also federal money at stake. In New Mexico's successful application for \$211 million in federal funding for rural hospitals, the state pledged to join four compacts: for physicians, physician assistants, EMTs, and psychologists.

The Chief Medical Officer of the New Mexico Health Care Authority testified during the 2026 legislative session that the agency is concerned that some of that \$211 million could be clawed back if the compacts are not passed this year. The state also stands to lose out on funding from the next round of federal funding this fall.

Gov. Lujan Grisham has strongly supported joining all the compacts. The New Mexico House unanimously passed bills to join all of them. Unfortunately, all eight ran out of time in the Senate.

The only group that testified against them was the New Mexico Trial Lawyers Association (NMTLA). NMTLA demands that the compact be changed to allow them to sue the interstate commissions appointed by each participating state to oversee the compacts.

However, if the language is changed to accommodate the demands of NMTLA, the legislation will no longer work to bring New Mexico into the compacts. Because compacts are contracts between states, every state that seeks to participate must agree to the same substantive terms. The compact commission staff are willing to work with state legislatures on minor wording changes, as they did with Senate Bill 1 to bring New Mexico into the doctor compact.

New Mexicans urgently need greater access to the full spectrum of health care. Please ask your state senators to support the remaining eight health care worker compacts in a form that will be approved by the compact commissions, and encourage the governor to call a special session to pass them into law this year.

COALITION IN SUPPORT OF THE HEALTH CARE WORKER COMPACTS

PATIENT GROUPS

Patients Primero
Patient Led – NM

HEALTH CARE PROVIDERS

Greater Albuquerque Medical Association
 (GAMA)
NM Primary Care Training Consortium
New Mexico Academy of Family Physicians
New Mexico Academy of Physician Assistants
 (*Physician Assistant Licensure Compact*)
New Mexico College of Emergency Physicians
New Mexico Hospital Association
New Mexico Medical Board
New Mexico Medical Society
New Mexico Occupational Therapy Association
 (*Occupational Therapy Compact*)
New Mexico Pediatric Society
New Mexico Physical Therapy Board
 (*Physical Therapy Compact*)
New Mexico Public Health Association
New Mexico Society of Anesthesiologists
NM Speech-Language Pathology Assistants
 (*Audiologist & Speech Language Compact*)
New Mexico Telehealth Alliance
TriCore Reference Laboratories

EDITORIAL ENDORSEMENTS

Albuquerque Journal (8.1.25; 4.20.26)
Santa Fe New Mexican (9.28.25)

LABOR

AFSCME
American Federation of Teachers – NM

WORKFORCE

Kirtland Partnership Committee
Permian Strategic Partnership
UNM Health Sciences Center

BUSINESS

Albuquerque Hispano Chamber of Commerce
Aztec Chamber of Commerce
Bloomfield Chamber of Commerce
Economic Forum of Albuquerque
Farmington Chamber of Commerce
Gallup-McKinley County Chamber of Commerce
Greater Albuquerque Chamber of Commerce
Las Vegas-San Miguel Chamber of Commerce
Las Cruces Hispanic Chamber of Commerce
New Mexico Angels
New Mexico Chamber Executives Association
New Mexico Chamber of Commerce
Rio Rancho Regional Chamber of Commerce

CIVIC GROUPS AND NON-PROFITS

AARP-New Mexico
AAUW-NM
Coalition of Conservatives in Action
Health Action New Mexico
Imagine New Mexico
Indivisible Albuquerque
Indivisible Las Cruces
Indivisible Santa Fe
Indivisible SOS
Indivisible Wheeler Peak
Jemez Indivisible
New Mexico Association of Counties
New Mexico Conference of Catholic Bishops
 (*Doctor Compact*)
New Mexico League of Woman Voters
New Mexico Voices for Children Action Fund
Planned Parenthood of the Rocky Mountains
 (*Doctor Compact*)
Reboot our Democracy
Rio Grande Foundation
Rio Grande Indivisible
Think New Mexico

While the big battles during the 2026 session were over medical malpractice reform and the health care worker compacts, another major reform from our 2024 report also passed: House Bill 66, also sponsored by Representative Chandler, makes New Mexico's student loan repayment program for health care workers one of the most generous in the nation. It raises our state's maximum student loan repayment for doctors from \$75,000 over three years to \$300,000 over four years, with tiered amounts for other health care professionals.

The state budget includes \$25 million to fund the expanded program, up from \$14.6 million last year. Before this change, there were 36 other states with more generous student loan repayment programs for health care professionals; now New Mexico is at the top of the list.

Think New Mexico's other proposals to address the health care worker shortage didn't make it to the governor's desk this time, but we'll be bringing them back and building on our initial progress in 2027 and beyond.

SANTA FE NEW MEXICAN

MY VIEW FRED NATHAN JR.

Tuesday, February 17, 2026

Other ways to address shortage of health care workers

A top priority of the 2026 legislative session is addressing New Mexico's critical shortage of health care workers by making it easier to recruit and retain doctors and other health care professionals.

Much attention has rightly focused on reforming the state's medical malpractice system, which doctors identify as one of the top reasons they are considering retiring early or leaving the state, and the interstate compacts for health care workers, which could quickly expand access to a wider pool of health care providers.

However, there are also lower-profile bills under consideration this session that would help recruit and retain health care professionals.

Enhancing student loan repayment

New Mexico's Health Professional Loan Repayment Program currently provides up to \$75,000 in student loan repayment to doctors and other health care workers who commit to working at least three years in underserved areas in New Mexico. However, 36 states, including all of our neighbors, offer higher loan repayment amounts.

House Bill 66 (Rep. Christine Chandler) and Senate Bill 14 (Sen. Martin Hickey) would raise the maximum repayment amount for doctors and make New Mexico's program the most competitive in the nation.

Tax reforms for health care workers

New Mexico is the only state in the nation that imposes a gross receipts tax on medical services, which makes it more expensive to operate a health care practice in New Mexico than in other states.

Senate Bill 13 (Sens. Natalie Figueroa and Jeff Steinborn) and House Bill 338 (Rep. Doreen Gallegos) would exempt coinsurance payments from the GRT and extend the existing deduction for co-payments and deductibles, which currently become taxable again in 2028.

In addition, House Bill 142 (Rep. Sarah Silva) would enhance the existing Rural Health Care Practitioner Tax Credit by increasing the amount of the credit, expanding it to underserved urban areas and making more health care professions eligible for the credit — such as EMTs.

House Bill 90 (Rep. Anita Gonzales) and Senate Bill 10

(Sen. Heather Berghmans) would create new tax credits for preceptors, the practicing health care professionals who provide clinical education for the next generation of health care providers. Currently, New Mexico preceptors donate their time, while a growing number of states provide tax credits to preceptors to provide some compensation for their teaching time.

Welcoming doctors trained abroad

Most doctors who are educated outside the United States are required to complete a U.S.-based medical residency before they can be licensed to practice medicine here, even if they have practiced abroad for many years. This means many talented doctors from other countries are unable to practice medicine here.

House Bill 127 (House Majority Leader Reena Szczepanski) would allow physicians who were trained in other countries and who meet specific qualifications to become licensed in New Mexico without completing a U.S.-based residency. Eighteen states have already enacted similar laws.

Medicaid Trust Fund

Finally, in 2025, Think New Mexico worked with Senate Finance Chair George Muñoz to establish the Medicaid Trust Fund, which received approximately \$511 million in initial funding. Once the fund reaches its \$2 billion goal, it will generate \$100 million annually, which will be matched about 3:1 with federal dollars, for a total of \$400 million a year for Medicaid.

However, with its current funding sources, the Medicaid Trust Fund will not make any distributions until 2050, while Medicaid program costs are expected to rise in the very near future.

Senate Bill 9 (Sen. Liz Stefanics), would add \$1 billion in one-time funding from oil and gas revenue to the Medicaid Trust Fund, helping it reach its goal much sooner to increase payments to health care providers. This is important since low reimbursement rates are a major factor discouraging doctors from practicing in New Mexico.

Please visit www.thinknewmexico.org to contact your legislators and express your support for these reforms.

RETHINKING NEW MEXICO'S PUBLIC SCHOOLS



Think New Mexico has had a full-time focus on improving the quality of New Mexico's public schools since 2022, when we researched and released our report, *A Roadmap for Re-thinking Public Education in New Mexico*. That report laid out a sweeping ten-point plan with 30 separate legislative recommendations to improve student outcomes in New Mexico. In the years since, we have successfully championed the passage of about half of our recommended reforms.

During the 2026 session, House Bill 30 was enacted to enhance high-quality teacher residencies, which are the gold standard for teacher training.

The bill was developed by the New Mexico Alliance for Teacher Residencies, which includes Think New Mexico's Education Reform Director Mandi Torrez. The number of incoming teachers participating in residencies has grown from 40 in 2022 to 340 in 2026, an 85% increase!

We also worked to pass Senate Bill 178, a bill Think New Mexico developed to maximize the amount of the education budget that is spent in the classroom, rather than on school district central administration. The bill received a message from the governor and was introduced by Senate Finance Chair George Muñoz, but unfortunately it died without receiving a hearing in the Senate Education Committee.

PROGRESS ON THE EDUCATION REFORM ROADMAP RECOMMENDATIONS

DONE:

- ☒ Extend learning time for students by the equivalent of 27 extra days a year for elementary school and 10 extra days for secondary school
- ☒ Upgrade training and transparency of local school boards
- ☒ Enhance principal pay and training

IN PROGRESS:

- ☒ Expand access to high-quality teacher training, including residencies
- ☒ Ensure a relevant, well-rounded high school curriculum, including financial literacy and civics

TO DO:

- ☐ Maximize the percentage of the education budget that is spent in the classroom on educators and support staff, rather than on central administration
- ☐ Right-size to smaller classes, schools, and districts, including capping the size of K-3 classes at 20 students to ensure every child is reading by third grade
- ☐ Revamp New Mexico's colleges of education
- ☐ Make it easier to close failing charter schools and replicate high-performing ones
- ☐ Reform student assessments to better support student learning



Senate Bill 178 Would Drive Dollars to the Classroom to Benefit New Mexico's Students

By Mandi Torrez

New Mexico has made record-breaking investments in public education in recent years, yet thousands of students still lag behind their peers, waiting for the "transformation" they have been promised. With the state's education budget reaching \$4.7 billion in 2025, the primary question no longer should be how much is spent but instead where is that money going?

The money needs to reach our students and especially our most vulnerable. That is the focus of Senate Bill 178, developed by Think New Mexico and sponsored by Senate Finance Committee Chair George Muñoz (D-Cibola, McKinley & San Juan).

The core of Senate Bill 178 is a requirement that 90% of funding that a school generates must actually be spent at that school in districts enrolling more than 2,000 students.

Currently, New Mexico funds public schools through the State Equalization Guarantee. This distribution to districts is based on the number and characteristics of enrolled students. For example, students in special education or English learners generate more funds than students who do not need additional services. However, once those dollars are sent to a district, there is no requirement that additional funds generated by students are actually spent on those students.

This matters because our research shows that the New Mexico schools that spend 90-100% of their per-pupil funding on instruction see higher proficiency in math, reading, and science on average. During the 2024-2025 school year, students in schools that spent 90-100% of per-pupil spending on instruction scored an average reading proficiency of 46% compared to a 39% average for students in schools that spent only 70-79% of per-pupil spending on instruction.

In 2024-2025, schools that reached 90-100% for instruction spending averaged an 82% graduation rate compared to a 74% average in schools where only 70-79% of per-pupil spending went to instruction.

Senate Bill 178 also calls for all school districts and charter schools to develop three-year, evidence-based spending plans detailing how they will use state funding to provide culturally and linguistically relevant education that improves outcomes for at-risk students. Too many high schools have improved graduation rates, yet have proficiency rates well below the state average. Graduating students who cannot read at grade level or perform basic math is simply not acceptable.

Under this proposal, districts must show progress over a three-year period for at least one of the student groups named in Martinez-Yazzie lawsuit: low-in-

come students, English learners, Native Americans, and students with disabilities. If progress is inadequate, the Public Education Department (PED) would intervene. And when schools get it right, there is an incentive for additional discretionary funding for schools to double down on what is working.

Opponents of SB 178 may argue that more mandates and reporting are not the right fix, but flexibility without accountability is just a recipe for more of the same, which is exactly what we have been getting for students named in the Martinez-Yazzie lawsuit. We must stop measuring success by the size of the budget and instead measure it by student success.

The most recent iteration of the PED's Martinez-Yazzie draft action plan – which was mandated by the courts in 2025 – found that: "There is a need for accountability in how funds are utilized, ensuring that funds directly impact student learning and safety rather than administrative convenience." We are long overdue in getting this right.

Gov. Lujan Grisham has given Senate Bill 178 a message so that it can be considered this session. Please contact your legislators and urge them to pass this bill to ensure that more of your tax dollars are reaching the classroom where actual learning takes place.

Mandi Torrez is the Education Reform Director for Think New Mexico and the 2020 New Mexico Teacher of the Year.

MAKING FINANCIAL LITERACY A GRADUATION REQUIREMENT

Over the past year, we continued to make progress toward our goal of ensuring that every student in New Mexico receives a high-quality financial literacy course before they graduate from high school.

Back in the 2024 legislative session, the legislature updated New Mexico’s high school graduation requirements and directed each school district to select two locally required credits. Think New Mexico then launched a campaign to make the case for districts to choose financial literacy as one of those local credits. After much outreach to school boards and superintendents in all 89 school districts, we are pleased to report that two-thirds of New Mexico’s school districts, reaching 66.11% of public school students in the state, have now

made a standalone financial literacy class a graduation requirement! More than three-quarters of those districts have adopted year-long course requirements, which is even more robust than the semester-long requirement that we originally proposed.

In September 2025, Think New Mexico organized a free professional development conference for 75 financial literacy teachers from across the state to ensure that they had access to high-quality curricula and training. We are offering a more intensive four-day professional development course in July 2026 for another cohort of financial literacy teachers from across the state.



Shaded districts have made financial literacy a high school graduation requirement for their students.

As of the 2025–2026 school year, 56 school districts, reaching 187,816 students, have made a standalone financial literacy course a graduation requirement — up from just one district in 2023–2024.



Teachers attending Think New Mexico’s 2025 financial literacy professional development conference.

PROTECTING LOTTERY SCHOLARSHIPS FOR STUDENTS



Nearly two decades ago, Think New Mexico won passage of a law requiring the New Mexico Lottery to deliver at least 30% of revenues to college scholarships for New Mexico students. Prior to that law, the Lottery had only delivered about 22% of revenues to scholarships. When the 30% guarantee took effect, it shifted millions of dollars a year to students—and away from the multinational gambling corporations that

receive contracts to run the Lottery’s games. In response, those special interests have repeatedly hired lobbyists to push bills to roll back the 30% guarantee. This year marked their seventh attempt, and once again Think New Mexico defeated the bill. The 30% guarantee has delivered an average of \$9 million additional dollars annually to the scholarship fund—over \$150 million to date.



SECURING A RECORD \$13 MILLION FOR THE STRATEGIC WATER RESERVE



Over two decades ago, Think New Mexico crafted and won passage of the law creating the Strategic Water Reserve. This innovative water management tool keeps more water in New Mexico’s rivers by allowing state water managers to lease or purchase instream water rights to meet the needs of endangered species and fulfill our water delivery obligations to other

states. This in turn reduces conflict over scarce water supplies and helps prevent other water users from being cut off.

In the 2026 session, the Strategic Water Reserve received a record \$13 million appropriation. With drought and aridification intensifying across the state, the Strategic Water Reserve can help sustain New Mexico’s living rivers for future generations.



new law, New Mexicans are saving approximately

\$175 million annually in excessive interest and fees on small loans. We remain vigilant about defending the law from attempts by the predatory lending industry to open up loopholes in our law and bring back triple digit interest rates.

by Katie Gutierrez, Think New Mexico Tax, Budget & Economic Development Reform Director

Guest Column April 15, 2026

Threats looming for NM's anti-predatory lending law

Despite the success of the anti-predatory lending law in keeping credit accessible to low-income New Mexicans at dramatically lower interest rates, threats to the law are looming.

In 2022, Think New Mexico worked with Rep. Susan Herrera, Sen. Bill Soules and members of the Fair Lending Coalition to win passage of legislation reducing the maximum annual interest rates of small loans from 175 percent to 36 percent. The law is worded to prevent charges over 36 percent for any small loans made in the state — including interest rates, fees and transfer charges.

At the time, predatory lenders and their lobbyists argued that a 36 percent interest rate cap would make it impossible for lenders to offer small loans in New Mexico. The American Financial Services Association, a consumer credit trade association, claimed that: "The proposed rate cap would cut off an enormous number of New Mexico consumers from access to licensed, safe, affordable credit." But data collected in the years following the enactment of the cap in January 2023 shows otherwise.

The Financial Institutions Division of the Regulation and Licensing Department found that New Mexicans saved more than \$50 million in fees and interest on small loans in 2023 and 2024 compared to 2022, the year prior to the cap.

At the same time, the total dollar value of small loans increased by 31.7 percent after accounting for inflation. The number of small lenders did decrease after the cap was implemented, but 270 remain in business (out of 531 in 2022), offering loans that comply with the 36 percent cap. So more credit is being extended to New Mexicans, while borrowers are paying lower fees and interest.

It's not just small loan institutions seeing increased borrowing since the passage of the

cap: New Mexico's member-owned non-profit credit unions, tribal lenders and other financial institutions are providing safer, lower-cost credit to those who may otherwise have sought out high-cost payday loans.

Credit unions reporting to the National Credit Union Administration show more loan originations and more loan dollar amounts between these periods. The organization showed a nearly 30 percent increase in the annual number of loans from December 2022 to December 2025. These NCUA-regulated, unsecured "Payday-Alternative Loans" have been capped at 28 percent APR since 2010, so they have seen these increases even while their rates have remained the same.

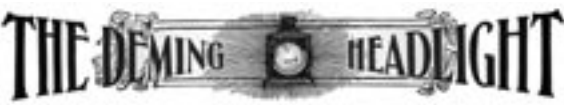
Unfortunately, a new genre of fintech companies that provide a type of credit called "earned wage access" are now attempting to carve out an exemption that would allow them to offer this type of credit with no limit on the interest rate. (For example, EWA lobbyists pushed to pass this carveout in 2025).

EWA products are payday loans: the principal and fees are deducted out of the borrower's bank account on payday. A report by the California Department of Financial Protection found that EWAs carry an average APR of 367 percent. If these lenders are exempted from the cap, New Mexicans would be paying an average of 10 times the state's rate cap in loan costs for credit that poses nearly zero risk to the lenders.

Thanks to the 2022 law, New Mexicans already have safe, regulated, low-cost options for small loans. An exemption would undermine our anti-predatory lending regulation and make this type of emergency credit more expensive for those who need it.

If you have been the target of predatory lending practices with interest or fees over 36 percent, please visit the attorney general's website and click "Get Help" to file a complaint.

Please urge your candidates for governor and the state House of Representatives to reject any exemptions to the small loan rate cap now.



View From Elsewhere

by Merritt Hamilton Allen Thursday, Jan. 22, 2026

“Amid a crowded news landscape, New Mexico’s ongoing health care provider crisis is still gaining traction, in no small part due to a relentless social media campaign from nonprofit think tank Think New Mexico.”

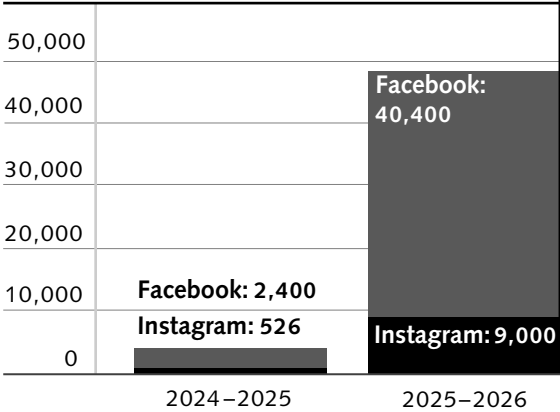
1,869,980

TOTAL VIEWS

across all social media platforms

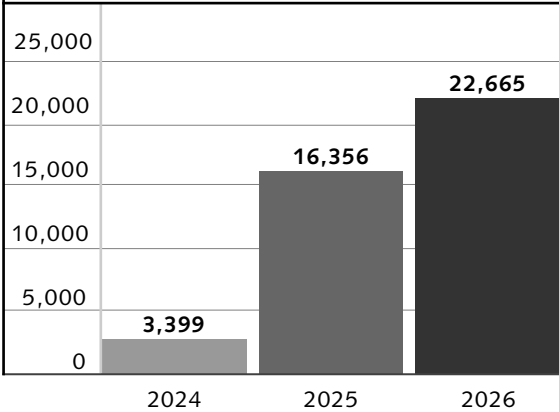
from July 2025 – May 2026

Interactions with Think New Mexico's Facebook & Instagram Accounts Grew by 1600% from 2025 – 2026



Think New Mexico’s “TikTok Team,” Noah Apodaca and Lauren Leland

Number of Emails Sent to Legislators & Governor via the Action Center on Think New Mexico's Website



2026 LEADERSHIP INTERNS

Think New Mexico's Leadership Internship program seeks to mentor the next generation of New Mexico leaders, inspiring them to pursue careers in policy and public service in their home state. We are excited to welcome our 2026 Leadership Interns:

Ariel Cassell is a LANL and National Hispanic Institute scholarship recipient who just completed her B.S. in Political Science at Arizona State University, where she served as Chief of Staff for the College Democrats chapter and as a campaign manager for candidates for the student government.

Elena Dominguez grew up in Moriarty and is earning dual degrees in Political Science and Psychology at the University of New Mexico. She is an active alumnus of NM Youth and Government, founded the UNM Chapter of the American Moot Court Association, and is Court Clerk for the UNM Undergraduate Student Government.

Marly Fisher is from Albuquerque and is now earning dual degrees in History and Philosophy from Sciences Po in France and Columbia University. While in high school, she helped lead a successful effort to enact a law in New Mexico providing free menstrual products in public school bathrooms.

Ian Hernandez grew up in Santa Fe, graduated in the top 1% of his class from the MASTERS Program charter school, and just earned his B.A. in Socio-Legal Studies and History from the University of Denver. He previously worked as a journalist for the *Santa Fe New Mexican*.

Viviana Ornelas was the Valedictorian of her Capital High School class in Santa Fe, where she led a chapter of the New Mexico Dream Team. Viviana received Davis and LANL scholarships to attend the University of Chicago, where she is earning a B.A. in Psychology and Public Policy with a minor in Education and Society.

Awlen Salazar earned his B.A. in Political Science from New Mexico State University and is now earning a Masters of Public Policy program from UNM. He has chaired a committee in the NMSU Student Senate and worked as a Social Media Associate for New Mexico Comunidades en Acción y de Fé (NMCAFé).

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.



Ariel Cassell



Elena Dominguez



Marly Fisher



Ian Hernandez



Viviana Ornelas



Awlen Salazar



2025 Leadership Interns
lunch with board member
Liddie Martinez & staff

Lauren Leland, Noah Apodaca,
Liddie Martinez, Camille
Kruger, Jay Choate,
Kristina Fisher,
Ella Hutchinson & Lynsey Pinto
(not shown: Ryn Delgado &
Cole Washburn)

Staff Profile: Noah Apodaca

Noah Apodaca was born and raised in Las Cruces, New Mexico. Before joining Think New Mexico as Field Director, Noah earned his bachelor's degree in Journalism and Mass Communications, and Government from New Mexico State University (NMSU).

At a young age, Noah became excited by digital media. In fact, he would write, anchor, and edit his own home-produced newscast from the dining room table. He later went on to anchor the evening news for KRWG-TV News22, an entirely student-run, live, local newscast at NMSU.

During his time at News22, Noah worked as an on-air reporter, anchor and weather forecaster. He was assigned to cover several high-profile events, including the 2023 Conference USA football championship in Lynchburg, Virginia and then-candidate Trump's visit to New Mexico shortly before the 2024 election. In 2024, he was awarded Best Collegiate Weathercaster by the New Mexico Broadcasters Association, as well as being part of the news team that earned the award for "Best Collegiate Newscast."

In 2024, Noah joined the NBC Sports team in Stamford, Connecticut, where he contributed to coverage of the 2024 Paris Olympic Games as part of the digital streaming and commercial operations team. Along with his media work, Noah also pursued his interest in government through a congressional internship with United States Senator Martin Heinrich.

As Field Director, Noah leads Think New Mexico's digital communications and social media strategy, where he also makes up one half of the newly formed "Think TikTok Team," alongside Healthcare Reform Director Lauren Leland. Noah also builds and maintains relationships with organizations and individuals state-wide to help advance effective public policy for all New Mexicans.

"I am so proud to be working alongside such a dedicated staff who truly want to make New Mexico a better state," Noah says. "Being able to get our message out to the public and see people get involved with their state government to create meaningful change is the most rewarding aspect of my job."

When not in the office or filming a TikTok video with Lauren, you can find Noah exploring the Albuquerque Bosque, at the gym, or traveling to some new corner of the world.



Staff Profile: Lauren Leland



Lauren Leland grew up in Albuquerque where she attended the Albuquerque Academy. She earned her bachelor's degree from the University of California, Berkeley, before joining the Think New Mexico team as the Healthcare Reform Director.

At the age of nine, Lauren decided she wanted to pursue a career in law and politics after a short time living in Washington, DC. While this interest propelled her towards some traditional experiences—including legal intern and mock trial competitor/coach—Lauren believes in having a broad interdisciplinary background to help her think outside the box.

To that end, Lauren chose to study Mathematics and Rhetoric in college, bringing disparate disciplines into dialogue for creative problem-solving. During this time, she also worked as a peer writing tutor, art history researcher, and student leader for the Cal Karate Club and Rhetoric Society, and was selected as a finalist for the Rhodes Scholarship.

After graduation, Lauren made her New Mexico state political debut as Field Director for State Senator Martin Hickey during his 2024 election campaign. She then joined the Think New Mexico team first as a Leadership Intern, where she did such excellent work she was hired on as a member of the full-time staff.

As Healthcare Reform Director, Lauren leads Think New Mexico's efforts to address the state's healthcare workforce shortages. She also enjoys collaborating with the rest of the team on a range of projects. Lauren is a member of the "quantitative corner" of the office, putting her math degree to work supporting Tax, Budget, and Economic Development Reform Director Katie Gutierrez's economic analyses. She also makes up the other half of the newly formed "Think TikTok Team," working with Field Director Noah Apodaca to educate the public about Think New Mexico's work across all social media platforms.

"It's a joy to work with such a wonderful team on an array of issues affecting our state," Lauren says. "New Mexicans need greater access to healthcare, and I'm grateful for the opportunity to put my skills to work to help make it happen."

When not at work, Lauren volunteers as a Court Appointed Special Advocate for foster children in Albuquerque. She is also an avid rock climber, extreme skier, and third-degree black belt in karate.

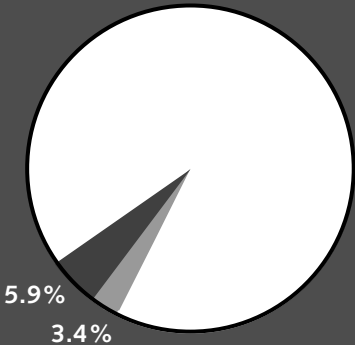
Statement of Income and Expenditures

Year Ended Dec. 31, 2025

INCOME	
Business Contributions	19,336
Capital Campaign Contributions	242,712
Foundation Grants	386,890
Individual Contributions	1,287,422
Interest Income	30,623
Rental Income	85,439
Sale of Reports & Online Store Items	4,046
Total Income	\$2,056,468

EXPENDITURES	
Audit/Accounting	10,763
Benefits: Health, Dental & Disability Insurance	79,602
Benefits: 401K Matching & Fees	58,294
Building & Property Maintenance & Security	24,957
Computer Consulting & Website	4,646
Conferences	10,885
Contract Services	1,050
Depreciation	55,098
Development	6,779
Educational Outreach	4,800
Graphic Design	1,857
Insurance	14,899
Internship Pay & Program Expenses	31,553
Legal Fees	10,221
Mortgage Interest	69,500
Online Vendor Processing & Bank Fees	6,033
Payroll Taxes	55,433
Polling/Research/Dues	3,164
Postage	23,797
Printing & Bulk Copying	46,116
Property Tax	33,173
Salaries	698,851
Stewardship/Board Expenses/Travel	2,860
Subscriptions	6,872
Supplies	14,563
Telephone & Internet	4,969
Utilities	16,374
Total Expenses	\$1,297,108

Fundraising & Administrative Expenses as a Percentage of Income: 2025



In 2025, Think New Mexico’s fundraising expense as a percentage of operating income (total income excluding capital campaign contributions) was 5.9%. Think New Mexico’s administrative overhead expense as a percentage of operating income was 3.4%.

NOTES:

- 1) These financial statements reflect the consolidated accounts of Think New Mexico and ThinkNMRE, LLC, a controlled affiliate that holds the property at 505 Don Gaspar Avenue in Santa Fe.
- 2) The statement of income and expenditures does not include in-kind contributions of services or materials from 2025, which were valued at \$25,255. It also does not include unrealized investment appreciation.

Image: Nurse at a tuberculosis sanatorium in Albuquerque, circa 1930. Photo courtesy the Albuquerque Museum, #PA1982.181.435.



FINANCIAL SUMMARY

Year Ended Dec. 31, 2025

Balance Sheet

ASSETS	
Cash & Cash Equivalents	1,027,539
Investments (reserve)	3,406,051
Endowment Funds	
Education Reform	277,065
Healthcare Reform	646,666
Operating Endowment	32,197
Tax/Budget/Econ. Dev.	486,964
Udall-Carruthers Internship	123,673
Pledges Receivable	8,000
Prepaid Expenses	7,387
Equipment/Furniture/Fixtures*	83,013
Property (505 Don Gaspar)*	2,715,849
Total Assets	\$ 8,814,404
LIABILITIES	
Accounts Payable	38,643
Note Payable on Property	977,952
Tenant Security Deposits	6,000
Total Liabilities	\$ 1,022,595
NET ASSETS	
With donor restrictions	1,754,193
Without donor restrictions	6,037,616
Total Net Assets	\$ 7,791,809
Total Liabilities and Net Assets	\$ 8,814,404

* Net of accumulated depreciation.

Source for pages 22 — 23: Financial Statements for the year ended December 31, 2025. Independent auditors: Taylor, Roth & Company.

FOUNDATION PARTNERS

(JANUARY 1, 2025–MAY 1, 2026)

A Line Fund
ABCD Fund at the
 Santa Fe Community Foundation
Jonathan & Kathleen Altman Foundation
Anchorum Health Foundation
Anonymous (1)
The Azalea Fund at the Community
 Foundation for Northeast Florida
Bingaman Foundation
Curtiss T. Brennan &
 Mary G. Brennan Foundation, Inc.
Bridges Fund
Brindle Foundation
Cabin Fund at the
 Santa Fe Community Foundation
Candelaria Fund
Caprock Fund of the Tides Foundation
Chase Foundation
Con Alma Health Foundation
The Delle Foundation
Del Norte LOV Foundation
Donkey Gospel Fund
Effective Families Fund at the
 Albuquerque Community Foundation
Eye Associates Gerald & Alice Rubin
 Memorial Foundation Fund at the
 Albuquerque Community Foundation
Figure 8 Fund
Fleischaker Women's Legacy Fund
Foster Foundation, Inc.
Foundation for Sustainable Living
The Fund
Gale Family Foundation
Gift4Giving Program
Hanna and Matthew Foundation
Harbor Oaks Foundation
John H. Hart Foundation
George Holloway, Jr. Memorial
 Charitable Gift Fund

Independent Community Foundation, Inc.
The Jesse Fund
Keeler Foundation
Michael & Alice Kuhn Foundation
Laurel Fund at the New Mexico Foundation
LegacyLinked Charitable Fund
Liberty Ranch Infinite Possibilities Fund at
 the Santa Fe Community Foundation
Lineberry Foundation
Louise Arnold Maddux
 Environmental Foundation
The Nash Foundation
Thomas R. Nickoloff Family Foundation
Nusenda Foundation
Para Los Ninos Fund at the
 Albuquerque Community Foundation
Pond Bay Charitable Gift Fund
Ponderosa Social Action Fund
Possibility Funds at the
 Albuquerque Community Foundation
RF Fund
Rockefeller Philanthropy Advisors
Scandia Foundation
Second Anonymous Fund at the
 Santa Fe Community Foundation
Simon Charitable Foundation
The SLF Foundation
The Small Acts Fund
The Solis-Cohen Spigel Family Fund
James Talcott Fund at
 New York Community Trust
Carl & Marilyn Thoma Foundation
Thornburg Foundation
The TSI Family Fund
The Turnip Top Foundation
Van Essen Family Foundation
Wellsprings Family Foundation
Esther & Morton Wohlgemuth Foundation

Individual Social Investors (JANUARY 1, 2025 – MAY 1, 2026)

Anonymous (36)
Thomas & Carol Ageson
Jonathan & Alice Abbott
Nancy & Bruce Abell
Marcos Abeyta
Ann N. Aceves
Carolyn Acree
Hall A. Acuff & Gail P. Samota
Revathi A-Davidson
Kathy Adelsheim &
Laurel Awishus



Anstiss Bowser Agnew
Rebecca Agnew
Dr. Mercedes M. Agogino
Alberto Aguayo
Keon Ahghar
Omar Ahmed
Pamela Saunders Albin
Joann Albrecht
Anne Albrink
Drs. Joe Alcorn & Sylvia Wittels
Johnnie R. Aldrich PhD
Christian L. Alexander
Mark & Martha Alexander
Dr. Daniel & Cynthia Allan
Catherine A. Allen
Garrett & Emily Allen
Kaaren Allen
Grace Allison & David White
Elizabeth Allred

Linda & Carl Alongi
Jonathan Altman
John Ames
Tim & Lucia Amsden
Angela Anderson &
David Hughes
Ann Anderson
Bonnie Anderson
Dave & Jane Anderson
Jean Anderson
Judy Anderson
Kristina E. Anderson
Lars Anderson
Ralph & Cheri Anderson
Robert B. Anderson &
Susan Nelson Anderson
Maggie & Christian Andersson
Anthony Anella
Armando Angel MD
Jim Antosiak
Adrian Anzaldua
The Honorable Clara Apodaca
Noah Apodaca
Theresa Araiza
Lynne E. Arany
Amber Archer
Laurie Archer
Lawrence Archibald &
Laura Chancellor
Trish & Richard Arens
Karyl Ann &
Kenneth Armbruster
Roberta Armstrong &
Al Webster
Scott & Barbara Armstrong
Sharon Arp & Luis Paz
Bríd Arthur
Susan Arthur
Meleah Artley
Alan & Monica Arvin
F. Marion & Dr. Jane Asche
Patricia Assimakis



In 2025, Think New Mexico received the top rating from Charity Navigator.

David & Peggy Ater
Drs. Boudinot &
Louise Abel Atterbury
Lynn Austin
Gary Axen
Dr. Rick Babcock
Catherine Baca
M. Carlota Baca PhD
Jacqueline Baca
Drs. Sally Bachofer &
Margaret Vining
Robert & Betty Backer
Stephen Badger
Ian & Reeve Bailey
Drs. Rebecca & Brant Bair
Russell Baker
Carl & Penny Baldwin
Lee Balick
Tina L. Bandick
Keith Banks
Seth Baranoff
Seth Barany
The Honorable Paul Bardacke
Louisa Barkalow
Cleon &
Sharon Krallman Barker
Larry Barker

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, our supporters invested about \$1.16 million into our work in 2022, and that investment resulted in the passage of legislation repealing the tax on Social Security income for low and middle

income seniors, which is saving approximately 141,000 New Mexico seniors \$653 annually — a collective savings of \$92 million each year.

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.



Lara Barkoff MD
 Michael Barndollar
 Cris & Marilyn Barnes
 Douglas & Kathleen Barrett
 John Barrow & Rosemary Zibart
 Laurie Barrow
 Angelyn Bass & Douglas Porter
 Jane E. Bates
 Charlie & Maggie Batsel
 Henrietta & Steve Bauer
 Sara & Patrick Bauman
 Virginia Baxter & Kyle Rhodes
 Wei-Ann & Michael Bay
 Richard & Kathy Beal
 Susan Beaver
 David E. Beavers
 Richard & Sue Bechtold
 Bryan & Janice Beck
 Anne E. Beckett
 Dr. Tom & Mary Beckner
 Brian P. Beel
 Noel & Frances Behne
 Donnell Bell
 Dr. Natalie M. Beller
 Beth Beloff & Marc Geller
 Emily Rembe Benak &
 Mark Benak
 Jo Ann Benenati
 Susan & Robert Benjamin
 Marilyn Bennett
 Sarah E. Bennett
 Patricia Bentz & John Miller
 Sonya Berg
 Diane Alongi Berger
 Jean & John Berghoff
 Lucinda & Robert Berglund
 Charles & Catherine Bergman
 William & Nancy Bergner
 Deborah Berndt
 Joel & Gail Bernstein
 Karen & Stephen Bershada
 Diane Bessette
 Jim Bianca

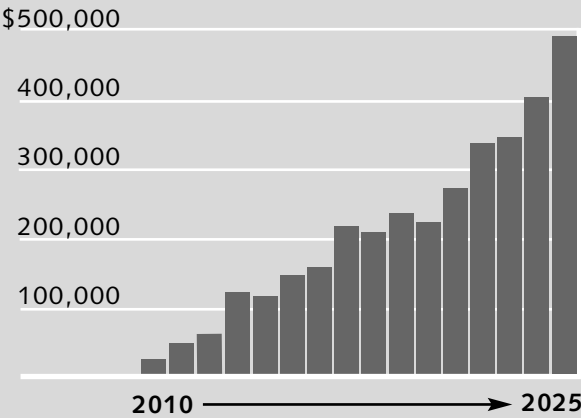
Chris Bickford
 Dr. Lynn Bickley
 Dr. Mark Bieri
 Michael P. & Elizabeth Biernoff
 Stan & Sandra Bies
 The Honorable Jeff &
 Honorable Anne Bingaman
 The Honorable John F. &
 Marlene Bingaman
 George Bingham
 Susan Binneweg
 Kay Bird
 Brian Birk
 David Birnbaum & Terri Blackman
 Lisa Bishop
 Oscar & Nora Bizzozero
 Drs. Kathleen Blake &
 Bob Ballance
 Janet Blanchard
 Suzy Blanchet
 Sandi Blanton & Billy Brown
 Bronnie & Alan Blaugrund
 Nancy & Cliff Blaugrund
 Barbara Blind
 John & Betsy Bloch
 Philip & Elizabeth Block
 Barbara Bloomberg
 Stuart M. Bluestone
 Joan Blythe
 Marsha C. Bol & Michael Katz
 Ann Boland
 Bruce & Cynthia Bolene
 Caitlin Bonney
 Robert T. Booms
 The Honorable Richard &
 Gloria Bosson
 Mary Ann Bosworth
 Candace M. Boulay
 David & Dr. Erin Bouquin
 Julia B. Bowdich & John A. Carey
 Dr. Jeffrey Bowers
 Jennifer Kay Bowers
 Marilyn L. Bowman
 James N. Bradbury PhD
 Donna & Robert Bradley
 John Braman
 Brenda Brand
 James & Claire Brandenburg
 Dr. Angie Bratton
 David Breecker
 Elizabeth Bremner & Karen Crow
 Mary & Curtiss Brennan
 Tony & Susan Brenner
 Jane Brickner

Grace Brill & Dan Schwartz
 Judith Brillman
 Nancy Brinegar
 Patrick F. Brinkley
 Valerie Brooker & Melvin Duncan
 Heidi Brooks & Larry Brooks
 Oneida Brooks &
 Bradley Gummersall
 David Brookshire
 Murray & Cindy Brott
 Carl Brown
 Chris & Georgia Brown
 The Honorable Doug &
 Sarah Brown
 Eulalie W. Brown
 Kristin & Doug Brown
 Dr. Michael F. Brown
 Randal Brown
 Dr. Susanne Brown
 Eugene B. Bruce
 Katie Bruell
 Ted Buchanan & Sally Corning

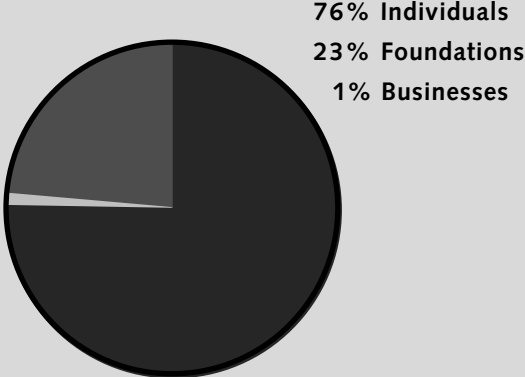


Elizabeth Buchen & Chris Lopez
 Lynne Loucks Buchen
 Kate Buckley & Steven Dichter
 Evan Buechley &
 Mara Elana Burstein
 Nancy & Larry Buechley
 Sandy Buffett
 Scott Bunton
 Charles & Cheri Burch
 Nancy M. Burgas
 Ellen Burgess
 A. Janine Burke
 Earl F. Burkholder
 David & Hannah Burling
 Caroline Burnett PhD
 Dwight Burney &
 Gwenn Robinson
 Daniel & Amanda Burns
 Martha Burns
 Anne W. & Jack Burton

Think New Mexico's Online Fundraising Campaign Grew by More than 2300% from 2010–2025



Over Three-Quarters of Think New Mexico's 2025 Contributions Came from Individual Social Investors



Thanks to the incredible generosity of our social investors, Think New Mexico's annual online fundraising campaign has grown from \$20,950 in 2010 to \$489,496 in 2025. As a result, we

have never had to hire a professional fundraiser or hold a fundraising event, and our small staff is able to spend the rest of the year focused on our policy research and advocacy work.

Jay Bush & Peggy Rudberg
 John Butler
 Phillip A. & Jenny Butz
 Karen Buxbaum & Ronald Kwok
 Roger C. Byrd & Jill Blacharsh
 Barbara Calef
 Marynell Callahan-Hirsch
 The Honorable Chris & Carol Calvert
 Carol & James Campbell
 David & Shelly Campbell
 John Campisi
 Christina R. Campos & The Honorable Joe Campos
 Beth Cantrell
 Linda Canyon & Donal Key
 Eleanor Caponigro
 Robert C. Carlos
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“Although physicians have been advocating for meaningful medical malpractice reform since at least 2021, the progress achieved this session to improve access to care would not have been possible without your leadership. You brought focus,

credibility, and momentum to an issue that directly affects patients and communities across New Mexico.”

— *Dr. Gabrielle Adams, President,
Greater Albuquerque Medical Association*

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MANY THANKS TO OUR MONTHLY AMIGOS!

This year, the number of “Monthly Amigos” reached 103—three times as many as we had in 2018! The Amigos listed below make automatic monthly contributions from their banks or credit cards, ranging from \$5—\$300 and collectively generating more than \$3,000 monthly. Their recurring gifts provide us with a steady, predictable income, and they never have to remember to mail

a check! If you’d like to become a Monthly Amigo, you can easily sign up to make a recurring donation via PayPal on the “Support” page of our website, and you can change the amount of your donation or cancel it at any time. If you’re interested in becoming a Monthly Amigo without using PayPal, please give us a call at (505) 992-1315.

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If you own an Individual Retirement Account and are age 72 or older, you are eligible to receive tax benefits if you transfer up to \$100,000 directly from your IRA to Think New Mexico. The transfer will count toward fulfilling the required minimum distribution from your IRA and will not be considered part of your gross income for federal tax purposes.

For more information on donating from your IRA, just call us 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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“A dollar spent by most nonprofit organizations is great to help either just one person or a small group of people, and then usually just once. Think New Mexico leverages that dollar to help a lot of people and the benefit continues into the future, such as with the repeal of the gross receipts tax on groceries. I admired this approach and we became supporters.

But it wasn’t until the medical malpractice fight that I got to witness the sausage being made. The victory was just stunning but the run-up to it was a white knuckle ride! I am very impressed and grateful that I got to play a small role in it.”

— Norm Gagne, Albuquerque, New Mexico
February 19, 2026

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

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LEGACY DONOR PROFILE: SUZANNE TIMBLE

Suzanne Timble grew up in Illinois and described herself as having “more degrees than needed,” after she earned a B.A. from the University of Rochester, an M.Ed from Loyola University, and both a PhD and JD from Northwestern University. Suzanne had a varied career, teaching fourth grade, designing and implementing the Master’s in Learning Disabilities program at St. Xavier University, and teaching graduate students in special education. She went on to practice as an estate planning attorney for more than 25 years. Suzanne retired to Santa Fe after the death of her husband of many years, Scott Ellwood. She loved Santa Fe’s serene environment, blue skies, and clear air. Suzanne became very involved in her new community, serving on the boards of the Santa Fe Symphony, the Desert Chorale, and the Cancer Foundation for New Mexico. She also joined the Clown Chorus, singing and entertaining at care facilities for older and disabled individuals. Suzanne was a big supporter of Think New Mexico’s education reform work and we were honored that she included a bequest to Think New Mexico in her will.

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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 non-profit 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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Think New Mexico's online store has gear for everyone, from t-shirts and hoodies to stickers, tote bags, cell phone cases, notebooks, water bottles, mugs, and more! They make great gifts and show your support for Think New Mexico.

You can find the store on our website at:
<http://www.thinknewmexico.org/online-store>

Photos: *Lauren Leland & Katie Gutierrez in Think New Mexico shirts*



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Thinking Cap" Photos

PAGE 25: Russell Baker, Executive Director of NDI

PAGE 26: Rick Martinez, crabbing in Ketchikan, Alaska;
Leadership Intern Lynsey Pinto at Think New Mexico's
headquarters in Santa Fe

PAGE 29: Ed and Ellen Witkin at the state capitol building in Hartford,
Connecticut, one stop on their quest to visit every state
capital while wearing their Think New Mexico thinking caps

PAGE 30: Tom Schmidt and Michael Nadler at Albuquerque Academy

PAGE 33: Leadership Interns Cole Washburn and Ryn Delgado at
Think New Mexico's headquarters in Santa Fe

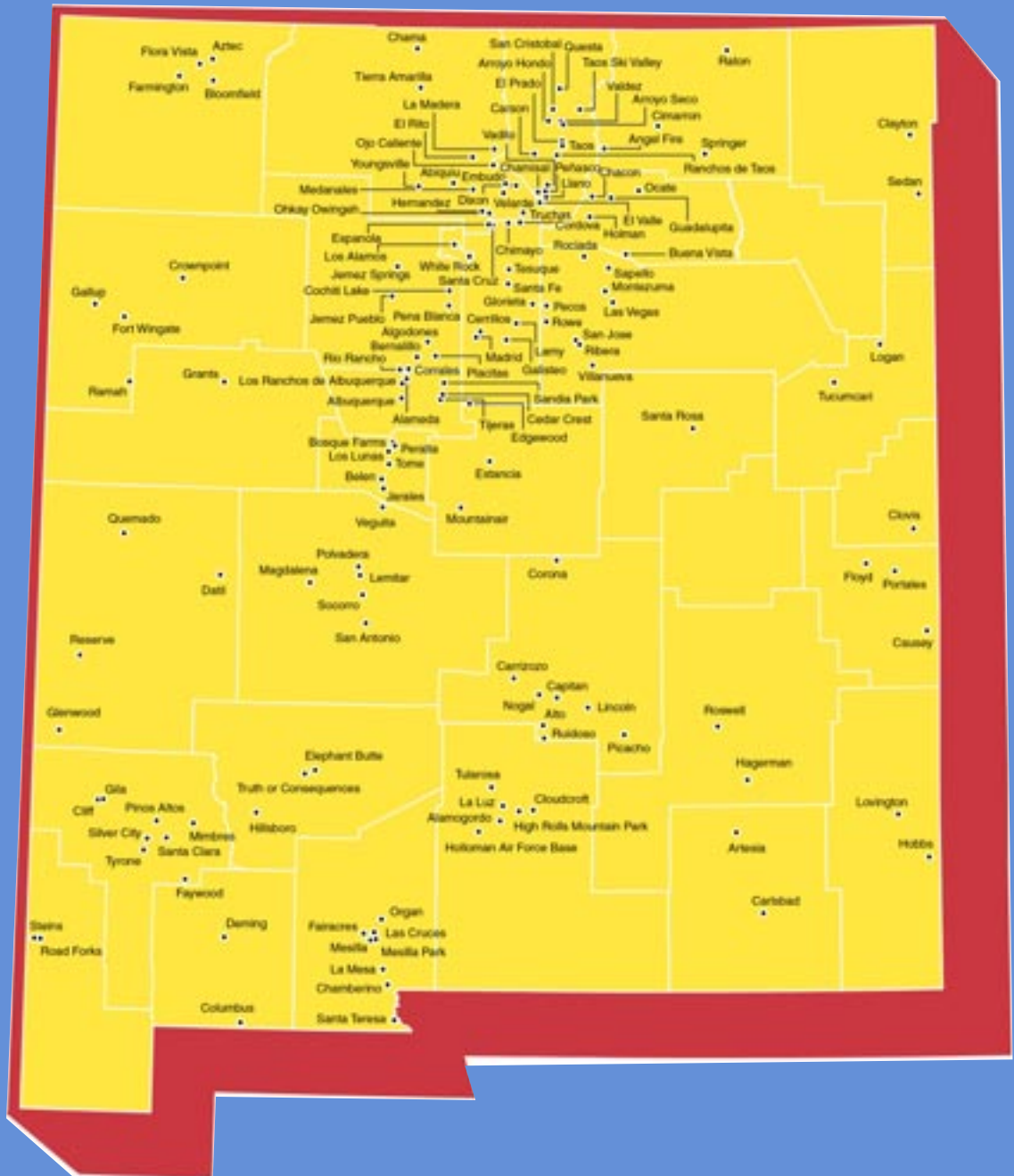
PAGE 37: Michael Bianconi, Isabel Bianconi, and Leadership Intern
Ella Hutchinson in Costa Rica

Acknowledgments

We wish to acknowledge the *Albuquerque Journal*, the *Deming Headlight*, the *Guadalupe County Communicator*, the *Santa Fe New Mexican*, the *Silver City Daily Press*, the *Union County Leader*, syndicated columnist Merritt Hamilton Allen, cartoonist Jon Richards, and Alex Candelaria Sedillos for allowing us to reprint the excerpts of articles and photographs that appear in this annual report. Permission to reprint does not imply endorsement. Background images on pages 24–40 are by Kristina G. Fisher of locations throughout New Mexico.

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