

## Think NM advocates for education, title insurance reform

### Leading state policy institute celebrates its 10th year

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The 10th anniversary annual report of Think New Mexico ([www.thinknewmexico.org](http://www.thinknewmexico.org)) came across my desk a few days ago, which gives me an excuse to trumpet one of my favorite New Mexico think tanks.

Think New Mexico is a policy institute serving the public interest, not affiliated with any industry or other special interest group. It focuses on a single policy initiative each year. Its results have been impressive, having seen many of its initiatives enacted into policy.

Fred Nathan, who is the current director, founded the think tank. I'm a big fan of what Nathan and the gang does and apparently so is the Legislature, as many of Think New Mexico's policy proposals have come from a near dead start to being passed with overwhelming margins.

Take Think New Mexico's most recent success, title insurance reform. New Mexico had been one of only three states with administratively set title insurance premiums. Each year, the New Mexico Department of Insurance held title insurance hearings at which rates were set. The industry tended to dominate these hearings and the result were some of the highest title insurance premiums in the country (Full disclosure: I served as an expert consultant to staff on title insurance for several years in the 1990s).

Starting from zero three years ago, Think New Mexico was able to convince the Legislature during the most recent session to enact reforms unanimously in both the house and senate. Prior to Think New Mexico taking up the issue, the prospective for reform was very unlikely.

Over the years, Think New Mexico has supported full-day kindergarten, repeal of gross receipt taxes on food and lottery reform, among other issues. Currently, they are promoting smaller schools.

The idea is that smaller schools have lower drop out rates and are less expensive to operate. Sponsored by south county Sen. Cynthia Nava, the bill passed the senate 28-11, but stalled in the house.

Of the issues taken up by Think New Mexico, the only one I disagree with, is the repeal of the food sales tax. Think New Mexico's reasoning was to reduce the impact of gross receipts tax on the poor and middle class. A laudable goal, but my preference would be to leave the gross receipts tax in place and use the revenue to fund an expanded food stamp program thereby more directly targeting the poor.

Think New Mexico is nonpartisan. Its boards of directors come from both sides of the isle and include former New Mexico Attorney General Paul Bardacke, former New Mexico Governor Garrey Carruthers (who is also my boss at New Mexico State University), and former U.S. Secretary of the Interior Steward Udall.

Over the years, Think New Mexico has developed a reputation with legislators for objective, nonpartisan policy analysis. Their success in getting policy enacted reflects their credibility. Let's wish them another 10 years of success.

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