

2005 Annual Report

**THINK NEW MEXICO**

*A Results-Oriented Think Tank Serving New Mexicans*



# THE FAMILY OPPORTUNITY ACCOUNTS ACT VICTORY



**STRATEGIC RIVER RESERVE GROWS**

**Front Cover**

The cover features a watercolor and ink painting created for Think New Mexico by our wonderful friend, Lisa Bemis. It depicts some of the colorful aspects of the culture and economy of New Mexico, which will be supported by the enactment of the Family Opportunity Accounts Act, the focus of Think New Mexico’s work in 2005. More of Lisa’s work can be seen at the Blaire Carnahan Fine Art Gallery and at Think New Mexico’s office in Santa Fe.

<b>Design Consultant</b>	Arlyn Eve Nathan
<b>Design</b>	Kristina Gray Fisher
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**Acknowledgments**

We wish to acknowledge the *Albuquerque Journal* for permission to reprint the editorial on page 11, the *Los Alamos Monitor* for the opinion editorial on page 8, *Inside the EPA* for the article on page 13, the *Santa Fe New Mexican* for the editorials on pages 7 & 10, and the *Rio Grande Sun* for the editorial on page 9. We would also like to acknowledge photographers Tom Brahl, Kathleen Dudley, Clyde Mueller, and Kate Russell, as well as the Library of Congress photo archives for permission to reprint the photographs in this Annual Report. Finally, thanks to Rudolfo Anaya for his generous quote, and to cartoonist John Trever for the cartoon on page 5. Permission does not imply endorsement.



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## About Think New Mexico

Think New Mexico is a results-oriented think tank serving the citizens of New Mexico. We fulfill this mission by educating the public, the media and policy makers about some of the most serious problems facing New Mexico and by developing effective, comprehensive, sustainable solutions to those problems.

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. We use advocacy and, as a last resort, legal action but only within the constraints of Federal tax law.

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.

As a results-oriented think tank, Think New Mexico measures its success based on changes in law or policy that it is able to achieve and which improve New Mexico's quality of life. We are best known for successful campaigns that resulted in landmark laws making full-day kindergarten accessible to every child in New Mexico and repealing the state's regressive tax on food. More recently, we have led successful initiatives to create a Strategic River Reserve to protect and restore New Mexico's rivers, and to establish the Family Opportunity Accounts Act to alleviate New Mexico's persistent poverty.

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 any government money. However, contributions from individuals, businesses and foundations are welcomed, encouraged and tax-deductible.



# Think New Mexico's Board of Directors

**Edward Archuleta**, a 13th generation New Mexican, is the former Director of the Santa Fe office of 1000 Friends of New Mexico, a nonprofit organization that advocates responsible land-use planning, growth management and sustainable development. Edward previously served as the top assistant to former New Mexico Secretary of State Stephanie Gonzales.



**Paul Bardacke** served as Attorney General of New Mexico from 1983–1986. Paul was Chairman of Bill Richardson's successful 2002 gubernatorial campaign. He is a Fellow in the American College of Trial Lawyers. Paul currently handles complex commercial litigation and mediation with the firm of Sutin, Thayer and Browne.



**David Buchholtz** has served on a long list of New Mexico boards and commissions and has advised several New Mexico governors on fiscal matters. David recently served as Chairman of the Association of Commerce and Industry. He is the senior member of the Albuquerque office of Brownstein, Hyatt, and Farber.



**Garrey Carruthers** served as Governor of New Mexico from 1987–1990. Garrey is Dean of New Mexico State University's College of Business, and was formerly President and CEO of Cimarron Health Plan. He is a member of the Board of Directors of the U.S. Chamber of Commerce.



**Dr. F. Chris Garcia** is a former President of the University of New Mexico and is currently a Distinguished Professor of Political Science. He is the co-editor of, among other books, *Latinos and the Political System* and *New Mexico Government (3rd edition)*. Dr. Garcia recently received the Governor's Distinguished Public Service Award.



**Elizabeth Gutierrez** is the Director of Policy and Program Development for the New Mexico Higher Education Department. She holds a PhD in educational leadership and public policy. Liz was a marketing executive for IBM for nearly two decades. *She is on leave from Think New Mexico's board while she works for the state.*





**LaDonna Harris** is an enrolled member of the Comanche Nation. LaDonna is Chairman of the Board and Founder 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.



**Rebecca Koch** is the owner of Rebecca Koch & Associates which provides management consulting services, development, and strategic planning for local and national nonprofits. Rebecca was the organizational development consultant for the Santa Fe Business Incubator, Inc. She is a former President of the Board of New Mexico Literary Arts.



**Edward Lujan** is Chairman of the Board of Manuel Lujan Agencies, the largest privately owned insurance agency in New Mexico. Ed is a former Chairman of the National Hispanic Cultural Center of New Mexico, the Republican Party of New Mexico and the New Mexico Economic Development Commission.



**Fred Nathan** 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 dollar settlement for the state.



**Roberta Cooper Ramo** is the first woman elected President of the American Bar Association. Roberta serves on the State Board of Finance and is a former President of the Board of Regents of the University of New Mexico. She is a shareholder in the Modrall law firm and serves on many national boards.



**Stewart Udall** served as Secretary of the Interior under Presidents Kennedy and Johnson. Prior to that, Stewart served three terms in Congress. He is the author of *The Quiet Crisis* (1963) that tells the story of humankind's stewardship over the planet's resources, and *To the Inland Empire: Coronado and Our Spanish Legacy* (1987) which celebrates Hispanic contributions to our history.

**Dear New Mexican:**

Last summer, we received a telephone call inviting us to speak to a group of civic leaders in West Virginia, who wants to start a think tank modeled on Think New Mexico. Because we know more than our share of practical jokers and because of Think New Mexico’s low—some might say “non-existent”—national profile, we were skeptical.

The caller explained, however, that their consultants had researched each of the state-based think tanks across the nation and they were attracted to Think New Mexico’s results-oriented approach. Indeed, Think New Mexico has never been satisfied to simply publish “white papers” and cross our collective fingers and hope that something good happens, so we advocate for our proposed solutions with policy makers until the reforms are achieved.

The consultants also appreciated Think New Mexico’s unyielding commitment to non-partisanship and the fact that our focus has always been on developing workable and sustainable solutions rather than advancing ideological agendas.

West Virginia, like New Mexico, is 49th or 50th in many national rankings so, naturally, we were pleased to help. Hopefully, a little cooperation between the Mountain State and the Land of Enchantment may lead to a friendly race to the top.

In the meantime, this new relationship represents fresh evidence that we are on the right path. In fact, Think New Mexico had another banner year in 2005:

- The food tax repeal, which Think New Mexico fought to enact for three years, went into effect on January 1, 2005. For the first time since 1933, baby food was granted the same treatment as horse feed, which is tax exempt in New Mexico.
- Governor Bill Richardson signed the Family Opportunity Accounts Act. It provides \$1.5 million to launch the initiative proposed in Think New Mexico’s 2005 policy report: expanded access to matched savings accounts to help working low-income families move out of poverty.
- The Governor and the Legislature approved an additional \$2 million for the Strategic River Reserve.

**Think New Mexico’s Staff**



**Lynne Loucks Buchen**  
Business Manager



**Chris Chavez**  
Field Director



**Kristina Gray Fisher**  
Research Director



**Lester Kevin Tsosie**  
Assistant Director



**Fred Nathan**  
Executive Director



*Cartoon lauding House Speaker Ben Lujan for his work sponsoring the Family Opportunity Accounts Act.*

Reprinted by permission of John Trever.

Given Think New Mexico's expenses of \$349,842 for 2005, these two appropriations taken together represent a return on investment of more than 1,000% for Think New Mexico's social investors. (This does not include the continuing dividends from full-day kindergarten and the repeal of the food tax.)

To the degree that we have been successful, it has a lot to do with carefully selecting our sponsors. Speaker Ben Lujan once again did the heavy lifting for us by sponsoring the Family Opportunity Accounts Act. He was ably assisted by our bipartisan Senate sponsors: Sue Wilson-Beffort and Tim Jennings.

We are also fortunate to be guided in these and all our efforts by the outstanding collection of statesmen and stateswomen who populate our Board of Directors. In 2005 we welcomed Dr. F. Chris Garcia and Edward Lujan to the board.

Former Governor David Cargo once said "New Mexicans have an overriding interest in politics and a passing interest in government." It might be said about Chris and Ed that they have an overriding interest in government and a passing interest in politics. The same can be said about Think New Mexico's exceptionally dedicated and hard-working staff (shown at left).

This annual report is designed to provide you with the information that you would want if you were just learning about Think New Mexico for the first time. For example, on page 16, you will find that 8% of Think New Mexico's revenue in 2005 was spent on administration and 7.1% was spent on fund-raising.

In addition, the number of social investors supporting Think New Mexico grew from 390 in 2004 to 466 in 2005, an increase of 19.5%. As the chart on page 21 demonstrates, the number of social investors has increased every year of our existence.

Think New Mexico does not have a director of development nor do we hold art auctions or golf tournaments to raise money. You know where this is headed: our small, but growing results-oriented think tank needs your support. If you like what you read here, we hope you will make a social investment in Think New Mexico with the conveniently enclosed envelope.

*Fred Nathan*

Fred Nathan

May 1, 2006

# WHAT'S NEW AT THINK NEW MEXICO

## Santa Fe Community Foundation Honors Think New Mexico with John Gaw Meem Piñon Award for Civic Affairs

Each year the Santa Fe Community Foundation selects five nonprofit organizations from the more than 600 nonprofits in the greater Santa Fe area to receive its prestigious Piñon Award for outstanding service to the community. On October 6, 2005 Think New Mexico was honored to receive the John Gaw Meem Piñon Award for Civic Affairs, which is named for the distinguished Santa Fe architect and pioneer in historic preservation.

Billie Blair, President of the Santa Fe Community Foundation, calls the ceremony, held at the Lensic Performing Arts Center, the Academy Awards of the nonprofit community (but without all the the sexy avant garde dresses and paparazzi). This year's awards were presented by actor Wes Studi, who has played Navajo Detective Joe Leaphorn in the movies based on Tony Hillerman's novels, *A Thief of Time*, *Coyote Waits* and *Skinwalkers*. This is certainly as close as our group of policy wonks will ever come to winning an Oscar.



Think New Mexico Board & Staff at the Piñon Award Ceremony (L–R): Edward Archuleta, Liz Gutierrez, David Buchholtz, Lester Tsosie, Kristina Fisher, Fred Nathan, Lynne Buchen, Chris Chavez, LaDonna Harris, & Rebecca Koch. Photo by Kate Russell.

## Dr. F. Chris Garcia and Edward Lujan Join TNM Board

In 2005, Think New Mexico welcomed new board members for the first time since our inception in 1999. You can find Dr. F. Chris Garcia's and Edward Lujan's brief biographies and photographs on pages 2 and 3 of this report. Like the other members of Think New Mexico's board, Chris and Ed are universally respected for their leadership, character, and integrity. They are statesmen who are always looking for ways to give back to New Mexico, and we are delighted to have them as colleagues.





Community picnic in Pie Town, New Mexico, 1940. Photo by Russell Lee, courtesy Library of Congress, LC-USF33-012784-M1.

## THE YEAR IN REVIEW



### Food Tax Repeal Takes Effect

The year 2005 got off to a great start with the repeal of the food tax taking effect on January 1. This capped a three-year fight that began with Think New Mexico's 2001 policy report, which made the case for repealing this regressive tax.

## THE SANTA FE NEW MEXICAN

Wednesday, January 5, 2005

William W. Walters,  
Editorial Page Editor

Robert Dean,  
Managing Editor

### Food-tax repeal was team effort

**S**eventy-two years after it was enacted as a temporary measure to keep the bureaucracy running and roads repaired during the Depression, our state's tax on grocery foods at last has been lifted.

For now, at any rate, the tab's a tad lower on a basic necessity, the cost of which can strangle lower-income families.

For that, we can thank Think New Mexico, a bipartisan public-policy research organization that doesn't just ponder great ideas and twiddle its thumbs; it's a "think tank" dedicated to turning workable ideas into accomplishments.

Full-day kindergarten was its first campaign. That late-1990s notion now is a statewide reality. Coming up in this year's legislative session is a second effort toward a strategic water reserve — a Think proposal with growing appeal among our senators and representatives.

The food-tax repeal was approved during last year's short legislative session. It was proposed as a "revenue-neutral" measure: A sharp boost in the cigarette tax would make up for the loss of grocery food money flowing into the state treasury.

As it turned out, a 70-cents-a-pack smoke-tax increase went toward The University of New Mexico's medical center. To cover the food impost, the Legislature raised the municipal gross-receipts rate on other goods, services and such.

Still, it's better to see a higher tax on goods that include lots of nonnecessities than any at all on food.

Persuading our lawmakers to end the regressive tax on food was no easy matter. Think New Mexico needed evidence to make its case; that meant extensive, expensive studies.

And for that, Think's director, Fred Nathan, figures credit is owing to a bunch of organizations from around here or whose donors have New Mexico ties.

Many of those trusts and foundations are long known for their many good works — by themselves or as team members in community development. In the food-tax effort, they contributed greatly to a persuasive case — and to a tax reform in which our legislators, notably House Speaker Ben Luján, and Gov. Bill Richardson can take pride.

# Family Opportunity Accounts Act Victory

The main focus of Think New Mexico's work in 2005 was to expand access to "Individual Development Accounts," a new strategy to help working low-income families lift themselves out of poverty. Think New Mexico published a policy report on the topic in the fall of 2005, drafted legislation based on the report, titled the Family Opportunity Accounts Act, and with the help of Governor Richardson, superb sponsors, and a broad coalition of allies, identified on page 12, secured \$1.5 million of funding and enacted the legislation by votes of 64-2 in the House and 34-0 in the Senate.



## Los Alamos Monitor

to, 32

Tuesday, February 14, 2006

1 Section, 8 Pages

www.lamonitor.com

### Opportunity accounts: Building savings for working poor

The national savings rate is now at its lowest point since the Great Depression, according to a report issued last week by the Commerce Department. Last year, Americans' personal savings actually fell into negative territory (a minus 0.5 percent) for the first time since 1933.

With fewer and fewer companies providing pensions, both the federal and state governments need to find ways to create incentives to spur personal savings. While IRAs and 401(k)s encourage savings for middle and upper income people, working low-income New Mexicans benefit little from these tax deferral incentives because they have relatively little tax liability.

Individual development accounts (IDAs) fill this void. IDAs are interest-bearing savings accounts that are targeted to working, low-income families. To create incentives to save, the accounts are matched, up to \$2,000 annually, by public or private sources on two conditions.

The first condition is that the accounts are primarily restricted to placing a down payment on a home, starting or expanding a micro-enterprise or paying for college or vocational school tuition.

The second condition is that in order to receive the match, the account owner must successfully complete a financial literacy course. The course is designed to teach the basics of how to reduce debt, budget, manage a checking account, save, invest and avoid financial pitfalls like



Fred Nathan

predatory lending. IDA owners also receive training targeted to their specific asset goals, such as a class for first-time homeowners.

In this way, IDAs are an incentive to work, save and build assets, an often overlooked step to climbing out of poverty. They also provide account owners with the financial literacy tools to stay self-sufficient for the long-term.

By contrast, traditional anti-poverty programs have generally focused on income transfers, which address day-to-day emergency needs, but the recipients remain low-income even when their emergency needs have been met.

The evidence from other states and communities indicates that 59 percent of IDA owners are more likely to stay employed and over 40 percent of IDA owners are more likely to work longer hours, according to a study commissioned by the Ford Foundation and others.

Not surprisingly IDAs have

### GUEST COLUMNIST

grown rapidly nationwide in the past decade. There are now more than 500 IDA initiatives reaching approximately 25,000 Americans. In New Mexico, however, there are only about 200 active IDAs in New Mexico, which are funded with private and federal dollars.

Given the level of poverty in New Mexico and given that IDAs have demonstrated strong results in addressing poverty, now is the right time to develop a comprehensive model IDA initiative for New Mexico.

That is why Speaker Ben Lujan has introduced HB 112, the "Family Opportunity Accounts Act," along with Senate sponsors Sue Wilson-Belfort (B-Albuquerque) and Tim Jennings (D-Roswell). It appropriates \$2 million of General Fund dollars to build an IDA initiative that will reach more New Mexicans and leverage a greater commitment from the private sector and the federal government.

HB 112 gives priority to households with children - hence the name, the Family Opportunity Accounts Act - because children usually realize the greatest benefits from asset building.

For example, children in families that own their homes demonstrate a 6 percent lower high school dropout rate and up to a 4 percent lower teen pregnancy rate than children

of renters with identical socioeconomic characteristics, according to a 1997 national study conducted by economists at the University of Michigan.

HB 112, which builds on the work of Representative Patricia Lundstrom who has pioneered asset-building policies in New Mexico, enjoys the support of both business and labor groups. The Association of Commerce and Industry and the AFL-CIO as well as the New Mexico Council of Churches.

Owning assets gives working, low-income New Mexicans a bigger stake in New Mexico's future and a better shot at realizing the American Dream. Any New Mexican willing to work hard, commit to saving and learn the basics of financial literacy deserves access to a college education, the opportunity to start a business and the security of owning a home.

Please take a moment to contact your state representative, state senator and Governor Richardson and ask them to support HB 112 as well as the \$2 million appropriation to make it work.

Fred Nathan is Executive Director of Think New Mexico, an independent, results-oriented, think tank serving New Mexicans. To learn more about the Family Opportunity Accounts Act, please go to [www.thinknewmexico.org](http://www.thinknewmexico.org)

# RIO GRANDE SUN



AN INDEPENDENT HOME-OWNED NEWSPAPER  
Published Each Thursday in Española, New Mexico  
by the SUN COMPANY, INC.

November 10, 2005

## Consider This Savings Plan

Here's something to Think about, New Mexico, before your legislators get together in January and start spending your money on their pet projects.

If you saved \$10 a month at the end of one year you'd have \$124 if you put it in a simple savings account earning 3 percent interest. Continue contributing for a second year and your \$124 would grow to about \$256.

Now imagine someone else matching your \$10 investment every month and it grows interest. You would double your \$256 in two years. If Think New Mexico has its way, the lowest income New Mexicans would have the opportunity to have their savings matched by the state in an Individual Development Account.

Think New Mexico is a group of concerned citizens from all over the state who brain storm ideas, pick a major concern, plot an attack plan and then go after the politicians like ants picking a bone clean. They're organized, intelligent, media savvy, have the average New Mexican in mind and don't mind tackling tough issues from which most people would shrink.

Its director Fred Nathan spear-headed getting full-day kindergarten implemented. Think New Mexico brought shifting food tax to tobacco the year before Bill Richardson carried the flag and called it his own.

Now they want to help New Mexicans save. A simple idea in one of the richest countries in the world, yet some of the poorest

savers. Think's idea is to use state funds to match lower income savers' deposits. These Individual Development Accounts have worked in 15 states, with varying degrees of participation and success.

New Mexico passed an Individual Development Act in 2003 allowing these unique accounts to be established, but they're funded by private sources, and are therefore limited in scope. Using state dollars would be a giant step in the right direction.

One of the largest predators on the poor are "pay day lenders" and "title lenders." These are the storefront folks who will lend you fifty bucks if you'll agree to 300 to 600 percent interest. Most weak-willed legislators will not even agree to cap the interest on these guys at 45 percent. Some state senators and representatives have said out loud that these "lenders" fill a need.

There is no need for those types of lenders if the people who are forced to use them to get by could save money with the help of the state. There are myriad restrictions and constraints with Think's idea. No one can save \$50, get it matched, then take out \$100. It doesn't work that way.

This is a viable option for those who are barely getting by to save some money, set some goals and make some plans. Think New Mexico deserves a listen on this.

Before Gov. Bill Richardson tries to buy more votes with the oil and gas surplus, let's put some of it toward this worthy project.



THE SANTA FE  
**NEW MEXICAN**

Monday, November 28, 2005

**William W. Waters,**  
Editorial Page Editor

**Robert Dean,**  
Managing Editor

## For working poor, a creative proposal

**F**rom Think New Mexico, that remarkable generator of ideas that work, another excellent proposal:

Giving the working poor another way into the middle class, as well as a stake in our state's economy. How is this task going to be accomplished? It will be done through something called Individual Development Accounts, interest-bearing savings accounts with state support — if the money's used for certain things: a down payment on a home, the start of a small business, or college or vocational school, for example.

Applicants would be eligible for state matching funds as they open and build on bank savings accounts. The accounts would be overseen by non-profit organizations to be contracted by the state — and they'd be part of a "custodial account" under the supervision of the Office of Workplace Development, which would serve as watchdog over this experiment. Participants wouldn't be able to take out any money until they've completed a fundamental-finance course, which is part of the plan.

If this sounds a bit overbearing for adults to accept, it's both because there's public money involved — and because there are so many New Mexicans unaccustomed to savings accounts: Think New Mexico estimates that only a quarter of our state's low-income families own any assets that pay interest; assets such as savings accounts.

When those folks need money, then, where do they go? One clue, Think suggests, is that there are now four "payday loan" shops for every McDonald's in New Mexico.

Without savings accounts, most of the working poor are closed off from the mainstream of savings and lending. That cold, hard fact of low-income life is proving offensive to Republicans as well as Democrats.

Among the sponsors of an Independent Development Account bill going before the Legislature in January is Republican Sen. Sue Wilson Beffort of Sandia Park.

On the Democratic side is House Speaker Ben Luján of Nambé, for starters. The bill also is being urged on the Legislature by Gov. Bill Richardson.

The tab for this project is \$2 million, which should be enough to start 3,300 accounts for individuals earning under \$10,000 a year, or families of four whose income is just below \$20,000.

Think New Mexico, as usual, has done its homework on this latest proposal. Fifteen states, the nonprofit group notes, have IDAs of one kind or another; Colorado is one of several staking public funds on families' ability to emerge into the middle class. Some states match those savings two- and three-to-one. But not to rush things, Think figures 1:1 is a politically safer ratio.

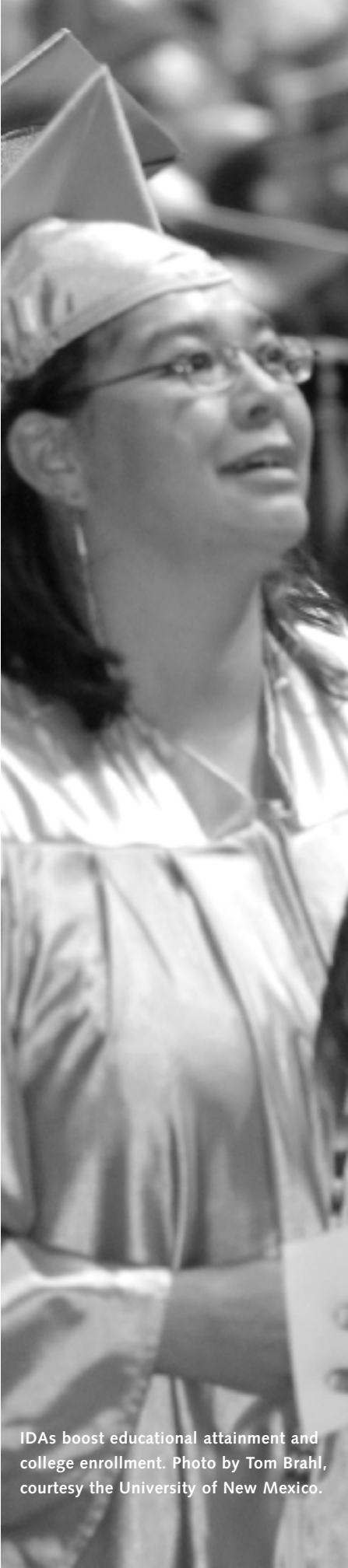
There also have been private initiatives in IDAs — but at New Mexico's widespread poverty levels, a good case can be made for state involvement.

This initiative focuses on folks willing to set aside some of their meager earnings, and willing to take a "financial-literacy" course; hard-working, forward-looking families and individuals who can see the value in thrifty living even on scrape-by salaries.

The better off these people become, the more they contribute to the economy — and the greater their sense of social responsibility.

There might be difficulties in getting this idea off the ground, but it's geared to a modest, and careful, beginning.

We salute the governor, Speaker Luján and Sen. Wilson Beffort on their grasp of this plan's possibilities — and once again tip our eyeshades to Think New Mexico, whose board of eminent New Mexicans and top-notch professional staff have been a force in food-tax reform, full-day kindergarten, strategic water planning and other long steps on our state's behalf.



# ALBUQUERQUE JOURNAL

T.H. LANG, Publisher  
Kent Walz, Editor

Wednesday, November 23, 2005

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## EDITORIALS

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### Savings Plan Gives Poor Some Bootstraps

We live in a country where people are expected to pull themselves up by their own bootstraps.

But what if you don't have boots?

Think New Mexico, a private group that works on public policy issues, has come up with a plan that would have the state match, dollar for dollar, what folks living at the federal poverty level put into a restricted, interest-earning savings account.

We're talking the poorest of the poor — individuals who make \$9,576 or less, families of four who somehow get by on \$19,356. The \$2 million in state seed money would set up 3,300 individual development accounts — 3,300 chances at a home, a business or an education.

Participants must have a job and the self-motivation to save in order to get the match. They will be required to take a financial literacy course before tapping into the matching funds for a down payment on a house, to start or expand a business, or to go to college or vocational school.

The program stresses the importance of goal-setting, hard work, saving and personal accountability. And it rewards New Mexicans with a real shot at changing their circumstances to rise above the ranks of the impoverished.

Poverty is a problem New Mexico continues to wrestle with. More than a quarter of our state's children live in it. In 2003 we were No. 4 when it came to people living below the poverty line.

Sen. Sue Wilson Beffort, R-Sandia Park, says "sometimes it takes government infusion to help poor people up and out of poverty. More than teach, it is giving them the ability to know if they do their part, the government will do their part." Rep. Hector Balderas, D-Wagon Mound, knows "firsthand that vehicles like education or buying a home can change a person's financial stability. I'm very excited that New Mexico is investing in long-term investment instead of providing short-term benefits."

The Legislature will consider putting \$2 million into the future of the state's poorest residents. It very well could be the bootstrap 3,300 New Mexicans need.

IDAs boost educational attainment and college enrollment. Photo by Tom Brahl, courtesy the University of New Mexico.



# Coalition for the Family Opportunity Accounts Act

HB 112 - House Speaker Ben Lujan,  
Senators Sue Wilson Beffort and Tim Jennings

## BUSINESSES & CHAMBERS OF COMMERCE

Albuquerque Chamber of Commerce  
American Indian Chamber of Commerce  
Association of Commerce & Industry (ACI)  
Bueno Foods  
Credit Union Association of New Mexico  
Fannie Mae  
Independent Community Bankers Association of New Mexico  
New Mexico Bankers Association

## CIVIC ORGANIZATIONS

AARP  
Community Foundation of Southern New Mexico  
New Mexico Women's Agenda  
Santa Fe Community Foundation

## GOVERNMENT

Governor Bill Richardson  
Lt. Governor Diane Denish  
Reese Fullerton, Director,  
Office of Workforce Training and Development

## INDIVIDUAL DEVELOPMENT ACCOUNT PRACTITIONERS

Northwest New Mexico Community Development Corp.  
Tierra del Sol Housing (Las Cruces)  
New Mexico Assets Consortium  
National Association of Housing and Redevelopment Officials  
(New Mexico Chapter)  
WESST Corp. (Women's Economic Self Sufficiency Team)  
Santa Fe Community Housing Trust

## RELIGIOUS ORGANIZATIONS

Catholic Conference of New Mexico  
Lutheran Office of Governmental Ministry  
New Mexico Council of Churches

## TRIBAL

Jicarilla Apache Nation  
Navajo Nation & Navajo Partnership for Housing  
Northern Pueblo Housing Authority

## UNIONS

AFSCME  
AFL-CIO



Family Opportunity Accounts may be used to help working low-income New Mexicans place a down payment on a first home. Photo by Russell Lee, courtesy Library of Congress, LC-USF 34-37082.



## Strategic River Reserve Grows

After a two-year effort, the Legislature passed and Governor Richardson signed legislation in 2005 establishing a Strategic River Reserve, based on a policy report released by Think New Mexico in 2003. The initial appropriation was \$2.8 million. Earlier this year, Think New Mexico helped to secure an additional \$2 million of funding for the Strategic River Reserve. Now other states and Congress are looking to it as a model.

*Inside the EPA • Water Policy Report • April 18, 2005 • Vol. 14, No. 8*

### New Mexico Reserve Law Could Limit Suits Stemming from Water Shortages

A novel New Mexico law creating a strategic water reserve could provide a model for other arid Western states to protect drinking water and head off litigation prompted by limited stream flow, such as Clean Water Act suits over contamination concentrations, suits to protect endangered species and interstate water resource disputes. ...

[S]ome federal lawmakers have raised the idea of creating a national strategic water reserve and say the New Mexico approach is a tool that other states could use. ...

The New Mexico strategic reserve, signed into law by Gov. Bill Richardson (D) earlier this month, creates a pool of state-held water rights on every river system in the state. It marks the first time the state has held water rights, according to ... Think New Mexico, the non-partisan think tank that first proposed the reserve in a 2003 report.

The strategic reserve is supported by a broad coalition of stakeholders including business, agricultural, environmental, wildlife and municipal organizations.

By holding water rights, the state is able to legally dedicate water for public benefit purposes and allow it to take action to increase stream flows before litigation stemming from water shortages arise.

For example, the state may be able to increase stream flow to dilute high concentrations of contaminants to prevent enforcement litigation against dischargers.

“With New Mexico’s rivers drying up, the state is increasingly at risk of lawsuits over violations of the Clean Water Act,” the group’s report says. Although water quality was not the primary focus of the reserve’s creation, maintaining adequate stream flow “can only help [water] quality.”

The report also says the state may be able to use the rights to limit degradation of the state’s drinking water, which may be the most serious consequence of failing to protect New Mexico’s rivers.

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The Rio Grande runs dry near Mesilla in the spring of 2006. Photo by Clyde Mueller, courtesy the Santa Fe New Mexican.

**Board Profile: Edward Archuleta**

The first member of Edward Archuleta’s family to arrive in New Mexico came as a soldier with Juan de Oñate. That was in 1598.

Every one of the 13 generations that followed has served in government, and Edward is no different. He ran the New Mexico Secretary of State’s Office for three years under the direction of then Secretary of State, Stephanie Gonzales.

Edward is also a committed activist at the local level. He has spent many years working on smart growth and regional development issues, striving to preserve Santa Fe’s unique historical, architectural, and community assets while moving the city into the 21st century of transportation and development.

Edward’s natural diplomacy has served him well in tough situations, like negotiating between the city and county of Santa Fe on contentious land use issues. It also makes him an ideal board member for Think New Mexico, where we strive to bring together political opponents to support policies that serve New Mexico.

Edward was a member of the first Head Start class in New Mexico in the early 1960s. That experience gave him a personal understanding of the importance of early childhood education, and made Edward a passionate advocate of Think New Mexico’s initial campaign to make high quality full-day kindergarten accessible to every child in New Mexico.

He has a knack for visionary thinking, looking ahead into the future and imagining what might be. Maybe that’s why Edward agreed to join Think New Mexico’s board before we had a staff, a budget, or even an office.

“I really hope that Think New Mexico will grow to become a permanent part of the New Mexico landscape. This state has needed an organization like Think New Mexico for a long time,” he says.



## Board Profile: David Buchholtz



David Buchholtz has been a trusted behind-the-scenes advisor on fiscal matters for New Mexico governors of both parties for more than two decades. Governor Bill Richardson recently appointed him to the Governor's Finance Council and as a legal advisor to the State Board of Finance.

In addition, David has been a consultant for the state's Economic Development Department under eight different cabinet secretaries.

Along the way, he has held several key leadership positions, most notably as Board Chairman of the Association of Commerce and Industry (ACI), the statewide chamber of commerce, which is dedicated to improving the business climate in New Mexico. David holds a lifetime appointment on ACI's Board of Directors.

He is a lawyer by training and is currently the senior member of the New Mexico office of Brownstein, Hyatt and Farber, a regional law firm with offices in New Mexico, Colorado, and the District of Columbia. David is a frequent lecturer locally and nationally to a variety of legal organizations.

Prior to that he practiced with Sutin, Thayer & Browne, where David served as President and Chief Executive Officer of the firm from 1994–1997. He has been listed for more than a decade in the *Best Lawyers in America* under the categories of Public Finance Law, Corporate Law, and Financial Institutions.

David has been Treasurer of Think New Mexico and a member of the board dating to the founding of the organization. "In a relatively short period of time Think New Mexico has become a real asset to the state and a respected voice among policymakers," he notes, and says of his board service that "it has been one of the highlights of my professional career."

David is married to Bridget Gavahan, Chief Staff Attorney for the New Mexico Court of Appeals, and has a daughter, Molly.

Statement of Income and Expenditures

INCOME	
Grants	241,000
Business Contributions	6,700
Individual Contributions	82,775
Investment, Interest & Misc. Income	35,331
Total Income	\$365,806

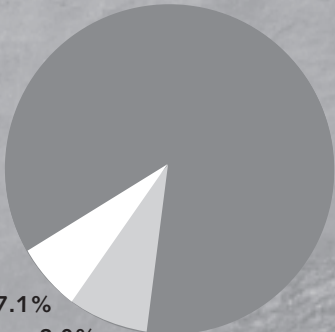
EXPENDITURES	
Audit/Accounting	3,590
Benefits-Health Insurance	36,107
Benefits -Pension Plan	10,965
Computer Consulting, Internet, Website	789
Depreciation	3,779
Educational Outreach	3,000
Graphic Design	In-kind
Insurance	2,601
Investment Management Fees	1,520
Legal Fees	0
Marketing	2,816
Miscellaneous	291
Office / Security / Janitorial	1,868
Payroll Taxes	14,743
Postage	13,513
Printing & Bulk Copying	29,554
Professional Fund Raising Fees	0
Rent/Utilities	23,687
Research	346
Salaries	194,506
Stewardship/ Board Expenses	1,842
Telephone	3,003
Training/Subscriptions/Dues	1,322
Total Expenses	\$349,842

*Note: These financial statements do not include in-kind contributions and materials , which totaled \$17,265 in 2005.*

*Source: Think New Mexico’s Financial Statement and Statement of Functional Expenses for 2005. Independent auditors: Bishop and Loggains, LLC CPA.*

Think New Mexico’s fund-raising expense as a percentage of income in 2005 was 7.1%. Think New Mexico’s administrative overhead (“management and general”), as a percentage of income in 2005 was 8.0%.

Administration & Fund-Raising as a Percentage of Income: 2005







**FINANCIAL SUMMARY**  
**Year Ended Dec. 31, 2005**

**Balance Sheet**

<b>ASSETS</b>	
Cash and Cash Equivalents	289,955
Endowment Funds	108,754
Grants Receivable	30,755
Investments	229,670
Prepaid Expenses	2,660
Property and Equipment, Net of Accumulated Depreciation	9,226
Total Assets	\$671,020

<b>LIABILITIES</b>	
Accounts Payable	0
Accrued Expenses	3,425
Total Liabilities	\$ 3,425

<b>NET ASSETS</b>	
Unrestricted	588,540
Temporarily Restricted	79,055
Total Net Assets	\$667,595

Total Liabilities and Net Assets	\$671,020
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*Source: Financial Statements for 2005.  
Independent Auditors: Bishop & Loggains,  
LLC Certified Public Accountants.*

Image: Plastering an adobe home in Chamisal. Photo by Russell Lee, courtesy Library of Congress, LC-USF 34-37082.

**Foundation Partners:**

( JANUARY 1, 2005 — MAY 1, 2006 )

Anonymous (3)  
The Azalea Foundation  
Bank of America Foundation  
Bolene Charitable Trust  
Brindle Foundation  
Annie E. Casey Foundation  
Sidney & Sadie Cohen Foundation  
Cudd Foundation  
Delle Foundation  
Domanica Foundation  
Dominic Foundation  
EMA Foundation  
Feinberg Foundation, Inc.  
The Foster Foundation, Inc.  
The Frost Foundation  
Furth Family Foundation  
The Kroger Co. Foundation  
Lemberg Foundation, Inc.  
The Linton Foundation  
The Livingry Fund of the Tides Foundation  
Los Alamos National Laboratory Foundation  
Lykes/Knapp Family Foundation  
McCune Charitable Foundation  
Messengers of Healing Winds Foundation  
Marlene Nathan Meyerson Family Foundation  
Stewart R. Mott Charitable Trust  
New Cycle Foundation  
New Mexico State Employees' Charities Campaign  
Oppenheimer Brothers Foundation  
Pre-K Now  
Santa Fe Community Foundation  
Scandia Foundation  
Deborah Fleischaker Tzedakah Fund of  
    The Shefa Fund  
Ronald M. Simon Family Foundation  
The Solis-Cohen Spigel Family Foundation  
The Stone Foundation, Inc.  
Thaw Charitable Trust  
Thornburg Charitable Foundation  
Edith M. Timken Family Foundation  
Doris Goodwin Walbridge Foundation, Inc.  
Witkin Family Fund

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    Paul F. Abrams  
Ann Aceves  
Connie Adler  
Rosemary Cosgrove-Aguilar &  
    Enrique Aguilar  
Lewis Agnew  
Johnnie Ruth Aldrich  
Judith & Bill Alger  
Catherine A. Allen  
Tony & Kathy Allitto  
Charmay Allred  
Linda & Carl Alongi  
Ruth Alpert  
Rudolfo & Patricia Anaya  
Ralph & Cheri Anderson  
Jarratt Applewhite  
Amber Archer  
Edward Archuleta  
Frieda & Jim Arth  
Drs. Boudinot &  
    Louise Abel Atterbury  
Robert Backer  
Margeaux &  
    Joan Brooks Baker  
Carol & John Balkcom  
Sam & Ethel Ballen  
Ronni & Jeff Ballowe  
Tina L. Bandick  
The Honorable Paul  
    Bardacke & Lisa Enfield  
Laughlin & Rene Barker  
Laurie & Tom Barrow  
Andrea Baxter  
Andrew D. Beckerman &  
    John Daw  
Anne E. Beckett  
Letty Belin & Doayne Farmer  
Lisa & F. Gregg Bemis, Jr.  
Fred & Mary Bender  
Lucinda & Robert Berglund  
Jerome S. &  
    Susan E. Bernstein  
Fred & Jo Ann Berry

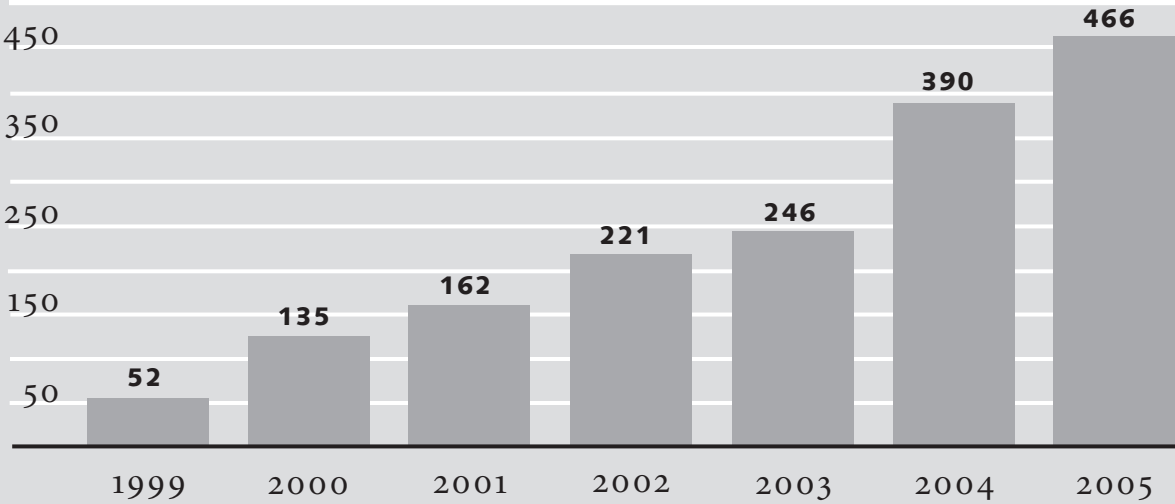
Stephen & Karen Bershad	The Honorable Chris & Carol Calvert	Zenia Victor & Gaylon Duke
George & Joyce Berzins	The Honorable	Brooke Dulaney
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Robert Bienstock & Jack Trujillo	Ralph L. Casebolt	James Duncan, Sr.
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Gay Block & Rabbi Malka Drucker	Korwyn Christensen	John C. Elder
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Stuart Bluestone	F. T. Cloak	Bobbie Elliott
Elsbeth G. Bobbs	John Clubbe	Mary & Peter Elson
Deborah Boldt	Camille Coates	Bill Elson, Jr.
Bruce Bolene	Gloria & Jim Coe	John E. & Marshia Emry
Robert T. Booms	Wayne Coe	E. J. Evangelos
Evelyne Boren	Mona L. Coffield	Edward & Sally Evans
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Lynne & Jerry Buchen	George A. Cowan	Lisa & Rick Fisher
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Nancy Burgas	Nancy Dahl	Catharine Foster & Walter Zakahi
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	Diane & Raymond Dean	Stephanie Fuchs
	Mary & Charles DeBare	John & Hope Furth
	John Dessauer	Stephen & Sherry Gaber
	Paula Sass Donnelly	Vickie Gabin
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		Elizabeth Garber

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     Evelyn Peyton  
 MacDonnell Gordon  
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 Mary B. Harris  
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     Karen Heldmeyer

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     John Heller  
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     Peggy Hemmendinger  
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     Colleen Carias  
 Richard Hertz & Doris Meyer  
 Johannes &  
     Gabrielle Heynekamp  
 Marianne & Dennis Hill  
 Mildred Hillstrom  
 Sara Hiner  
 E. Franklin Hirsch  
 Samuel & Wendy Hitt  
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     Lynn Thompson Hoffman  
 Elberta Honstein  
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 Margo Horton-Davis  
 Hilde Howden  
 Mary Amelia & Philip Howell  
 Valerie Hubbard  
 Patrick Hubenthal  
 David K. Ingalls  
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 Fridolf & Linda Kellerup  
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 Rich Klein  
 Chris Knapp  
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 Geni Krolick  
 Holly Kuehn  
 Gayle Kuldell  
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     Catherine Lewis  
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 Mimi Lopez  
 Ramon & Nance Lopez  
     y Familia  
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 Dr. Beryl & Sue Lovitz  
 Paula Lozar  
 Steve & Meredith Machen  
 Richard & Judith Magee

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    Signe Bergman  
Janet & Geoffrey Marshall  
Steve Marvin  
Tyler Mason  
Ana Consuelo Matiella  
Michael Mauldin  
Linda A. Maybury  
Paula Maynes & Jeff McFall  
David McDonald &  
    Anne Salzmann  
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George & Tiia McLaughlin  
Ted McLaughlin  
Matt McQueen  
Anne M. McRedmond  
David Mehlman  
Marilynn & Wayne Meinke  
Mr. & Mrs. Irving Meinrath  
Judy Merrill-Smith  
Donald & Barbara Meyer  
Marlene Nathan Meyerson  
Hazel, Bill &  
    Kirsten Mickelson  
Ellen & Dr. Roger Miller  
Charles & Edwina Milner  
Philip & Karen Milstein  
Carol Moldaw

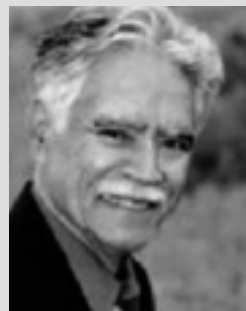
Bibi Momsen  
Peggy Montgomery Lunt  
Ann Morgan  
Shirley E. Morrison  
Lara & Rabbi Ben Morrow  
Virginia Mudd &  
    Clifford Burke  
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Vernon Nikkel  
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Sarah Noss  
Candace Novbakhtian  
Bob Nurock  
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Elizabeth &  
    Hugh Alan O'Neill  
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George & Elise Packard  
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    Sharon Palestine  
Gayle Palshook & Art Lopez  
Vince Paoletti & Ann Powers

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Dr. Daniel Petersen &  
    Myriam Torres  
R. Michael Peterson  
Roger & Marie Peterson  
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    Theresa Dunn  
Gerald & Yara Pitchford  
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Russell & Jill Platt  
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    Maria Higuera  
Pat Porter  
Alex & Barbara Portz  
Earl & Deborah Potter  
Lee F. Purcaro  
Tony Quay &  
    Cissy de LaVallee  
Dr. Patrick G. &  
    Stacy S. Quinn  
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Phillip & Julia Raby  
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Lois & Bud Redding  
Phyllis Ribas



**“Every New Mexican should know about your efforts. Think New Mexico has presented one of the most interesting ideas to help New Mexicans in poverty. I enclose a contribution.”**

*Rudolfo Anaya, the author of Bless Me Ultima and many other great novels about New Mexico, in a letter to Think New Mexico dated November 19, 2005.*



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Dewey Moore  
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Jamie L. Gagan  
Vicente Romero  
Richard & Rona Roob  
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Haskell & Ada Rosebrough  
The Honorable  
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Susan & Herbert Rosenthal  
Judie Rosner  
Henry Z. Rothman  
Pamela Roy & Mark Winne  
Howard A. & Matilda Rubin  
William & Barbara Rugg  
John & Marcia Samore  
Frank Samperi  
Stormy Anne Sandquist  
Didier Saumon  
Anne Sawyer  
Amy Schiffer  
Barbara R. Schlactus  
Jonathan Schneider  
Rick & Beth Schnieders  
E. A. "Swede" &  
Aleatha Scholer  
Carol & Rich Schrader  
William & Rita Schroeder  
Michael Schulz  
Nan Schwanfelder  
David & Martha Schwartz  
Susan & Barry Secular

Susan & Richard Seligman  
David & Patti Serna  
Zachary Shandler  
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Rebecca Shankland  
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Harry & Payton Shapiro  
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Sarah M. Singleton  
Larry & Maryalice Sitney  
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Dr. Fredrica & Paul Smith  
Kathleen & Steph Smith  
Philip M. Smith  
Dr. Jim Spigel &  
Dinorah Gutierrez  
Emil & Jaffa Spiro  
Bob & Florence Stamm  
Robert B. Stang &  
Merilee Cameron  
Bonnie & John Stapleton  
Stan & Marilyn Stark  
Susan Steffy  
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Mr. & Mrs. Stephen D. Stoddard  
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Libby & George Stone  
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Douglas & Jane Swift  
Penelope Tarasuk &  
Kate Rindy  
Nathaniel Tarn  
Emily L. Tefft  
Nancy & Stephen Tenbrink  
Lorlee & Arnold Tenenbaum  
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Corliss Thalley  
Garrett Thornburg &  
Catherine Oppenheimer  
Marty Timken  
Requa Tolbert & George Greer  
Dr. Michael Treitler  
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Gregg Henry  
Lynn, Craig & Rachel Trojahn  
Art Trujillo  
Lester Kevin Tsosie  
E. H. & Helen Uhlenhuth  
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Gay Dillingham  
Maria Urrutia  
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Tom Wilson &  
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Dr. Mary Yoder &  
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**Gifts in Honor of:**

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Howard A. & Matilda Rubin  
  
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JIM & KATIE NORTON  
Lois & Bud Redding  
  
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**Gifts in Memory of:**  
  
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Bronnie & Dr. Alan Blaugrund  
  
COLLEEN CLONEY  
DUNCAN  
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Anne M. McRedmond  
  
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FRANK ORTIZ  
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and Volunteers**

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Modrall Sperling Law Firm  
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New Mexico Security Services  
Deborah Peacock  
Santa Fe Girls' School  
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Brownstein Hyatt & Farber  
Charter Bank  
Cid's Food Market  
Dessauer Building Co.  
Epotec, Inc.  
First State Bank  
Forest City Covington NM LLC  
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Hawley Geomatters  
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Services /Ann Baumgarn  
PNM  
Santa Fe Garden Club  
Smith's Food & Drug Stores  
through The Kroger Co.  
Foundation  
Tom Growney Equipment, Inc.  
Whole Foods  
Wordswork

**Think New Mexico's Endowment Funds Continue to Grow**

We are pleased to report that Think New Mexico's endowment funds with the Albuquerque Community Foundation, the New Mexico Community Foundation, the Santa Fe Community Foundation, and the Taos Community Foundation are growing steadily, moving us toward our goal of generating enough income to offset all of Think New Mexico's administrative costs.

Thanks to your generosity, these endowments are helping to ensure that Think New Mexico's mission, described on the first page of this annual report, will be sustained in perpetuity.

If you are interested in contributing to Think New Mexico's endowments and have questions, please contact us at (505) 992-1315.



NEVER DOUBT  
THAT A SMALL GROUP  
OF THOUGHTFUL,  
COMMITTED  
CITIZENS  
CAN CHANGE  
THE WORLD.  
INDEED, IT IS  
THE ONLY THING THAT  
EVER HAS.

Margaret Mead



