

2012–2013
Annual Report

THINK NEW MEXICO

A Results-Oriented Think Tank Serving New Mexicans



PRC REFORM VICTORY

About the Cover

Our cover photograph was taken by Geraint Smith, who was born in a small mining town in Wales and moved to Taos, New Mexico in 1988. Geraint's stunning landscape and wildlife images are showcased at the Geraint Smith Gallery of Photography in Taos, where he lives and works. The power lines and sideview mirror reflection in this photo made us think of the reforms that Think New Mexico achieved over the past year: reforming the PRC's regulation of utilities and motor carriers.

About Think New Mexico

Think New Mexico is a results-oriented think tank whose mission is to improve the quality of life for 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 effective, comprehensive, sustainable solutions to overcome those challenges.

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.

The paper used to print this report has been certified as sustainably sourced.



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

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 quality of life in New Mexico.

Our results include:

- making full-day kindergarten accessible to every child in New Mexico
- repealing the state's regressive tax on food and successfully defeating efforts to reimpose it
- creating a Strategic Water Reserve to protect and restore New Mexico's rivers
- establishing New Mexico's first state-supported Individual Development Accounts to alleviate the state's persistent poverty
- redirecting millions of dollars a year out of the state lottery's excessive operating costs and into full-tuition college scholarships
- reforming title insurance to lower closing costs for homebuyers and homeowners who refinance their mortgages
- winning passage of three constitutional amendments to:
 - increase the qualifications of Public Regulation Commission (PRC) commissioners,
 - transfer insurance regulation from the PRC to a separate department that is insulated from political interference, and
 - consolidate the PRC's corporate reporting unit into an efficient, one-stop shop for all business filings at the Secretary of State's Office
- modernizing the state's regulation of taxis, limos, shuttles, and moving companies to promote job creation, small business formation, and lower prices for consumers

Think New Mexico's Board of Directors

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

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



Paul Bardacke served as Attorney General of New Mexico from 1983–1986. Paul is a Fellow in the American College of Trial Lawyers, and he currently handles complex commercial litigation and mediation with the firm of Sutin, Thayer, and Browne. In 2009, Paul was appointed by U.S. Interior Secretary Ken Salazar to serve on the National Park System Advisory Board.



David Buchholtz has advised more than a dozen Governors and Cabinet Secretaries of Economic Development on fiscal matters. David has served as Chairman of the Association of Commerce and Industry and was appointed to the Spaceport Authority Board of Directors by Governor Martinez. He is the senior member of the New Mexico office of Brownstein Hyatt Farber Schreck.



Garrey Carruthers served as Governor of New Mexico from 1987–1990 and in 2013 became President of New Mexico State University, where he had previously served as Dean of the College of Business. Garrey was formerly President and CEO of Cimarron Health Plan and he serves on the board of the Arrowhead economic development center in Las Cruces.





LaDonna Harris is Chair 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. She is an enrolled member of the Comanche Nation.



Susan Herter served as Chief of Staff to Vice President Nelson Rockefeller and was appointed to the President's Commission on White House Fellows by Presidents Carter and Reagan. Susan was a founding board member of Common Cause, the North American Institute, and the New Mexico Community Foundation, where she also served as president.



Edward Lujan is the former CEO 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.



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 law firm.

Dear New Mexican:

When last we left the fight to reform the Public Regulation Commission (PRC) in our 2011–2012 annual report, Think New Mexico's bipartisan sponsors had managed to get our three constitutional amendments to fix the troubled PRC onto the November ballot in the waning minutes of the 2012 session.

This year's report tells the rest of the story, including the voters' passage of those three amendments and the successful effort to enact implementing legislation during the 2013 session. That effort featured a lengthy struggle to design substantive educational and professional qualifications for PRC commissioners that would fulfill the will of the voters.

We also added a new initiative: a 100-page rewrite of New Mexico's 1930's-era transportation law that will modernize the PRC's regulation of taxis, limousines, buses, and moving companies. We believe that this new statute will promote job creation and lower prices for consumers by reducing barriers to entry and ending the PRC's role in setting prices.

The PRC reform project is fairly typical of the work that we do at Think New Mexico. First, we look for undervalued policy ideas that are big enough to make a difference in the lives of New Mexicans, yet are small enough to be politically achievable. Second, we may have only one good idea in a year (or even two years!), like PRC reform, but we are content to stick with that idea until it is enacted in statute or the constitution. Finally, we are willing to roll up our sleeves and do the sometimes messy work of drafting the legislation, lining up bipartisan sponsors, and making the case for our proposal with the Governor and legislators.

Although we achieved all of our policy goals this year, we missed our financial targets and ran a deficit for the first time in our 14 year history. So naturally I want to encourage you to join the 908 social investors from 104 communities across the state (listed on pages 21–32) who believe in what we do and invest in our work. Please consider sending in a contribution in the enclosed envelope or visiting www.thinknewmexico.org to learn about other ways in which you can become involved.

Fred Nathan

Fred Nathan

May 31, 2013

Think New Mexico's Staff



Lynne Loucks Buchen
Business Manager



Jason Espinoza
Field Director



Kristina G. Fisher
Associate Director



Fred Nathan
Executive Director

A year ago, Think New Mexico successfully championed the legislative passage of three constitutional amendments to professionalize and streamline the state's troubled Public Regulation Commission (PRC). The amendments were based on recommendations in our 2011 policy report, *Rethinking the PRC*, which concluded that the PRC suffered from a serious structural problem: it combined too much power with too few qualifications for its commissioners. Once Think New Mexico's amendments were approved by the legislature and placed on the 2012 general election ballot, we worked to get the word out to voters. Newspapers across the state endorsed the constitutional amendments and all three passed, with the amendment to increase the qualifications of PRC commissioners receiving more votes in favor than any constitutional amendment in the history of the state.



ALBUQUERQUE JOURNAL

Saturday, October 13, 2012

Recommendations On Proposed Amendments

Here are the Journal's recommendations for the five proposed amendments to the New Mexico Constitution on the general election ballot:

Amendment No. 2 — Allows the Legislature to establish increased qualifications and continuing education for commissioners on the Public Regulation Commission — **Yes**.

The PRC is one of the most powerful and least understood governmental bodies in New Mexico. Its commissioners have broad responsibilities to regulate everything from how much residents pay for natural gas and electricity and health insurance to who can start up a taxi service. And currently they only have to be 18 years old, a resident of New Mexico for a year, a resident of the district they want to represent and have no felony convictions.

It is nonsensical to say that because the president of the United States does not have to meet education and/or experience qualifications for the job, neither should PRC commissioners. The job is a quasi-judicial one that affects the lives and wallets of every resident in the state, and commissioners should have at minimum a working understanding of the law and the complex financial and technical subject areas they regulate. Whether this knowledge comes from education, work history or continuing education will be up to the Legislature, but it is essential commissioners have that knowledge. The Journal recommends a "yes" vote on Amendment No. 2.

Amendment No. 3 — Removes the duties to charter and regulate corporations from the Public Regulation Commission — **Yes**.

Regulating utilities and telecommunications are broad and intricate responsibilities in and of themselves; requiring the PRC to also charter and regulate corporations has taken away from its ability to focus on that core mission. The PRC's corporations

bureau is known for bad customer service, delays and exorbitant up-charges to perform its tasks in a timely fashion. Rather than offering a business-friendly, one-stop shop at the Secretary of State's Office, the way 41 other states do, the current setup requires some businesses to negotiate a Byzantine registration system fraught with incompetence. The Journal recommends a "yes" vote on Amendment No. 3.

Amendment No. 4 — Removes the duty to regulate insurance companies and others engaged in risk assumption from the Public Regulation Commission — **Yes**.

The PRC appoints its superintendent of insurance, who in turn approves rates and policies for health, life, property, auto and title insurance. Once again this responsibility takes away from the core mission of utility regulation, and in the process gives short shrift to what is considered one of the most complicated areas related to public policy. It is disturbing that the PRC would hold public hearings on something its members have no expertise in — actuarial science, law and the entities, items or services that insurance covers.

In fact, the PRC's insurance division is problematic in large part because the head of the division has to answer to five politicians with differing agendas. In 16 years under the PRC, every superintendent of insurance has either been fired or forced to resign.

A glaring example of the failure of the PRC's insurance division is in three years it has failed to implement reductions in title insurance rates, giving New Mexicans little confidence it will be able to adequately ensure the complex Affordable Care Act is implemented correctly, especially considering the Supreme Court ruling. This amendment would create an independent Office of the Superintendent of Insurance. The Journal recommends a "yes" vote on Amendment No. 4.

Roswell Daily Record

THE VOICE OF THE PECOS VALLEY
www.rdrnews.com

November 8, 2012
THURSDAY

NM voters approve PRC reform

ALBUQUERQUE (AP) — One of the New Mexico's most powerful, highest paid and scandal-plagued commissions will have a little less power now that voters have approved a set of constitutional amendments aimed at reforming the Public Regulation Commission.

An amendment allowing the state Legislature to set minimum qualifications for PRC candidates was approved by an overwhelming majority late Tuesday.

The other two proposals were decided Wednesday by narrower margins. Under those measures, an independent superintendent position will be created to take on the PRC's duties of regulating insurance companies, and the commission's duties of chartering corporations will be transferred to the secretary of state's office.

Supporters contend the changes will make the commission more efficient and

ensure that elected regulators are better prepared for the complex utility and telecommunications issues they must decide.

The five-member panel regulates utilities, insurance companies, transportation companies, and transmission and pipeline companies.

Fred Nathan, executive director of the Santa Fe-based think tank Think New Mexico, which advocated for the amendments, said late Tuesday that the outcome reflected a strong public desire for reform, given that no money was spent on get-out-the-vote efforts or other advertising in support of the measures.

"It's important to understand that PRC commissioners have a very technical job where they have to understand complex legal, accounting and engineering concepts, and it's time that we have both professional and educational requirements for this position,"

Nathan said.

As for the Public Regulation Commission, three of its members supported the amendments, including Commissioner Doug Howe, who was appointed to the District 3 seat after former Commissioner Jerome Block Jr. pleaded guilty to felonies, including identity theft and fraudulent use of a state-issued credit card for about \$8,000 in improper gasoline purchases when he served on the PRC. Block also pleaded guilty to embezzlement and violating campaign finance laws during his 2008 campaign.

The most popular of the amendments was the one aimed at raising the bar for commission candidates. Unofficial results show it was approved by more than 80 percent of voters.

Legislative and voter approval of the three constitutional amendments got Think New Mexico two-thirds of the way to our goal of reforming the PRC. But one last challenge remained: winning passage of the three bills necessary to implement the constitutional amendments. Between them, the bills totaled over 200 pages and received nineteen separate legislative committee hearings!

LAS CRUCES SUN-NEWS

THEIR VIEW FRED NATHAN

Sunday, March 10, 2013

Time to finish the job of PRC reform

The Public Regulation Commission (PRC) touches the lives of every New Mexican who pays a gas, electric or landline telephone bill, or buys home, auto, or health insurance, among many other things. Unfortunately, the PRC has had a troubled history ever since it was created about 16 years ago.

In late 2011, Think New Mexico published a policy report titled "Rethinking the PRC," which proposed a strategy for reforming the agency.

Our report concluded that the PRC's poor performance was due, in part, to a fundamental structural problem: It was the most powerful state regulatory agency in the nation, yet it had very few qualifications for commissioners (they are only required to be at least 18 years old, residents of New Mexico for at least a year, and not convicted felons).

During the 2012 legislative session, with the help of good government, consumer, and business groups, Think New Mexico successfully won legislative passage of three bipartisan constitutional amendments to restructure the PRC.

In order to professionalize the agency, Constitutional Amendment 2 directed the Legislature to increase the qualifications required to be a PRC commissioner.

In order to refocus the PRC on its core mission of regulating utilities and telecommunications, Constitutional

Amendment 3 consolidated the PRC's corporate registration division with the business services unit at the Secretary of State's office (which already registers some types of businesses, like LLPs, while the PRC registers others, like LLCs), and Constitutional Amendment 4 removed the PRC's authority over insurance regulation and transferred it to a Superintendent of Insurance appointed by an independent committee.

On Nov. 6, 2012, New Mexico voters approved all three constitutional amendments to overhaul the PRC. Constitutional Amendment 2, increasing the qualifications of PRC commissioners, was supported by over 80 percent of voters and received over 542,000 votes in favor — more votes than any constitutional amendment has ever received in the history of the state.

Now, Think New Mexico and our allies are working on the final step of PRC reform: Enacting enabling legislation to implement all three amendments.

Think New Mexico has drafted three bills to accomplish this, which have been introduced by Speaker Ken Martinez, D-Grants, and Rep. Tom Taylor, R-Farmington:

► House Judiciary Committee Substitute for House Bill 45 creates the new Office of the Superintendent of Insurance as well as the independent, bipartisan committee that will help insulate the

regulation of insurance from political interference and will appoint future Superintendents of Insurance.

► House Bill 46 consolidates the PRC's corporate reporting unit into an efficient one-stop shop for all business filings at the Secretary of State's office.

► House Judiciary Committee Substitute for House Bills 47 and 89 requires PRC commissioners to have relevant professional work experience and/or relevant education before running for office, and also establishes continuing education requirements for commissioners after they are elected.

All three bills have passed the House and are awaiting a hearing in multiple Senate committees, with precious few days remaining.

In addition to implementing the constitutional amendments, Think New Mexico is championing one final piece of unfinished PRC reform during the 2013 session.

When we began studying the PRC, we discovered that one of the agency's many responsibilities is the regulation of intrastate motor carriers, like taxis, shuttles, and moving companies. But the PRC doesn't just regulate these businesses for safety and financial responsibility.

Under a law that dates back to the 1930s, it determines which transportation businesses are allowed to open, and even determines the prices they can charge. The potential competitors of

a new business are allowed to protest its application, making the process very expensive and time-consuming. As a result, many hard-working entrepreneurs have been prevented from opening new taxi, shuttle, and moving companies. Meanwhile, consumers have had limited choices and little ability to shop around for better prices or quality.

House Bill 194, drafted by Think New Mexico and sponsored by Reps. Carl Trujillo, D-Santa Fe, and Tom Taylor, R-Farmington, and the identical Senate Bill 328, sponsored by Sen. Phil Griego, D-San Jose, aim to change all that.

These bills would reduce the barriers that keep many entrepreneurs from opening new businesses and get the PRC out of the business of price-setting.

They would also allow the PRC to focus its attention on the areas where oversight is truly needed: safety, financial responsibility, and consumer protection.

Ultimately, House Bill 194 and Senate Bill 328 will encourage competition that will lead to lower prices for consumers and also foster local business formation and job creation.

Fred Nathan is the executive director of Think New Mexico.

The legislation to increase the qualifications of PRC commissioners was the most challenging of the three implementing bills. As the session progressed, the legislature considered numerous different versions before approving the final legislation, which included many of Think New Mexico's recommendations. All three bills were signed into law by Governor Martinez on March 29, 2013.

THE SANTA FE NEW MEXICAN

Saturday, March 16, 2013

Lawmakers approve PRC reform bill

By **Staci Matlock** The New Mexican

State lawmakers on Friday approved higher minimum qualifications for state Public Regulation Commission candidates, sending the bill to the governor.

PRC member Valerie Espinoza, who represents the Santa Fe area, said she thought the bill was "a good step in reforming the PRC and will benefit New Mexico citizens."

Senate Bill 8, amended three times before it was finally approved by both houses, requires candidates for election to the regulatory body to have 10 years worth of experience, education or a combination of both in fields relevant to regulating utilities, transportation and telecommunications. Fields such as accounting, law, statistics and engineering count.

Current minimums require a PRC candidate to be at least 18 years old, to be a New Mexico resident, and to have no felony convictions.

Commissioners, including the current ones, would have to take continuing education courses annually and two hours of ethics training from certified programs. Commissioners who fail to complete the required education courses would have their pay withheld until they do.

The PRC has been plagued by problems since it was created more than a decade ago. New Mexico voters decided last November it was time to revamp the regulatory agency. They approved three constitutional amendments to increase PRC candidate qualifications, remove the Insurance Division from PRC oversight and move the Corporations Bureau to the secretary of state's jurisdiction.

Lawmakers by Friday had approved measures for carrying out all of those voter mandates.

Contact Staci Matlock at 986-3055 or smatlock@sfnewmexican.com.

Steve Terrell Roundhouse Roundup

One of the winners in the recently adjourned Legislature was Think New Mexico, the think tank across the street from the Capitol. The organization was successful in convincing the Legislature to pass three bills aimed at reforming the scandal-blasted Public Regulation Commission.

Of course, those bills didn't only have Think New Mexico behind them. State voters in the last election passed constitutional amendments

SUNDAY, MARCH 24, 2013 THE NEW MEXICAN

mandating the general ideas behind the legislation. The bills basically filled in the details.

The three bills include Senate Bill 8, which would require new qualifications for commission candidates; House Bill 46, which would move the Corporations Bureau from the Public Regulation Commission to the Secretary of State's Office; and HB 45, which would create an independent Office of the Insurance Superintendent and remove that division from the commission.

Reform of PRC signed into law

Changes include higher qualifications for posts

BY DEBORAH BAKER

Journal Capitol Bureau

SANTA FE — Changes voters mandated last year for the scandal-tainted Public Regulation Commission were signed into law Friday by Gov. Susana Martinez.

The governor approved a four-part package that included trimming the duties of the powerful utility regulatory panel and increasing the minimum qualifications for its five elected members — who until now had to be only 18, have lived in the state for a year and not be a felon.

The changes were worked out by lawmakers in the recently completed legislative session, and three of the four reform measures were required by constitutional amendments voters statewide approved in 2012.

Martinez said in a statement that reforming one of the most powerful regulatory bodies in the nation was integral to New Mexico's efforts "to create a friendlier, more predictable, and more straightforward regulatory and business environment."

The qualifications piece, Senate Bill 8, requires future PRC members to have at least

10 years of professional experience in an area the PRC regulates, or a combined 10 years of relevant experience and higher education resulting in a bachelor's degree. Also required: 32 hours a year of relevant continuing education and two hours a year of ethics training.

House Bill 45 shifts insurance regulation from the PRC to an independent superintendent of insurance, appointed by a committee. House Bill 46 transfers the PRC's corporate reporting unit to the secretary of state, which already has a business services division.

Those three bills implement constitutional amendments endorsed by voters.

The Legislature also passed, and Martinez signed, House Bill 194, which eases the regulation of taxis, shuttles, limos and moving companies.

Fred Nathan, executive director of Think New Mexico, an independent think tank that promoted the overhaul, said he was "delighted" at the enactment of the comprehensive package.

Since 2010, two PRC members have had to resign their \$90,000-a-year posts because they were convicted of felonies.

The PRC oversees utilities, telecommunications, transportation, pipelines, the fire marshal and more.



MARTINEZ:
Says changes
are important
to state



Coalition in Support of Reforming the PRC

ORGANIZATIONS

AARP—New Mexico
Albuquerque Hispano Chamber of Commerce
American Association of
University Women-New Mexico Chapter
Association of Commerce & Industry
Conservation Voters New Mexico
Democratic Women of Bernalillo County
Greater Albuquerque Chamber of Commerce
Greater Albuquerque Medical Association
League of Women Voters New Mexico
New Mexico Business Coalition
New Mexico Green Chamber of Commerce
New Mexico Independent Power Producers
New Mexico Industrial Energy Consumers
New Mexico Utility Shareholder Alliance
Rio Grande Foundation
Santa Fe Chamber of Commerce
Tourism Association of New Mexico
Western Resource Advocates
Young Democrats of New Mexico

EDITORIAL ENDORSEMENTS

Albuquerque Journal
Carlsbad Current-Argus
Farmington Daily Times
Las Cruces Sun-News
Las Vegas Daily Optic
Rio Grande Sun
Ruidoso News
Santa Fe New Mexican
Santa Fe Reporter
Silver City Sun-News
Taos News
Weekly Alibi

Photo from 1930 courtesy
the Albuquerque Museum
#PA1982.180.75

In addition to our legislation to implement the PRC reform constitutional amendments, during the 2013 session Think New Mexico successfully championed the passage of House Bill 194, which modernizes the PRC's regulation of moving companies, taxis, shuttles, and limos. Prior to the passage of this legislation, entrepreneurs who wanted to start one of these businesses were required to first get permission from the PRC, which also had to approve all of their rates and prices. Existing businesses were allowed to protest the applications of potential competitors, making the process long and expensive. Think New Mexico's reform legislation streamlined this process, greatly limited protests, and allowed businesses to more freely set their own rates. Not surprisingly, the bill faced fierce opposition from those who benefitted from the status quo, and it took us more than half the session to get the bill through its first committee. However, the long days (and nights) of difficult negotiations paid off in the end, and we are optimistic that these reforms will result in job creation and small business formation, as well as lower prices for consumers.

ALBUQUERQUE JOURNAL

Wednesday, January 30, 2013

PRC Reform Designed To Rev Up Competition

There is the one piece of legislation proposed this session that will jump-start new businesses by ensuring more New Mexicans can get a ride without being taken for one.

It's HB 194, drafted by Think New Mexico and sponsored by Rep. Tom Taylor, R-Farmington, and Carl Trujillo, D-Santa Fe. It would finally open up the taxi, limo, shuttle, moving and towing industries to real competition and opportunity by no longer requiring someone who wants to start up a motor carrier business to essentially get permission from existing companies via a certificate of need from the Public Regulation Commission.

It would also end the practice of exempting those companies from anti-trust laws and giving them the state's blessing to conspire and set rates, making shopping around for a better price moot and buyer beware the standard operating procedure.

Why try harder when having no competition means you don't have to try at all?

The existing law is a holdover from regulation designed to protect the railroads from an emerging trucking industry and new trucking companies from competition during the Great Depression. It may have made sense then, but now it inhibits entrepreneurship and stifles competition by encouraging and protecting monopolies.

Consider the cases of Green Taxi and Taxi Bob.

Green Taxi tried to start up in Santa Fe in 2008. Santa Fe's sole taxi operator, Capital City Cab, filed 200 pages of objections — complete with affidavits — with the PRC. Green Taxi owner Rached Merheb decided the cost of pursuing his application was too high and withdrew it. To date the City Different, one of the nation's premier tourist destinations, still has just one taxi company with 18 cabs to serve all those visitors as well as locals, according to the think tank.

Robert Torch, better known as Taxi Bob, spent eight years trying to get a license from the PRC for his one-man and two-car Giant Cab Co. He finally got a temporary license late last year. If he ever gets a permanent one, the New York transplant says he'll hire another driver for his Albuquerque company.

This is how New Mexico is building its economy? By embracing decades-old protectionist regulations that determine not just private-sector winners and losers but who can even play?

The state, its entrepreneurs and its consumers would be much better served if the free market determined how many motor carrier companies each community needs, and consumers were allowed to pick the winners and losers with their wallets. The House, Senate and governor should give HB 194 a green light.

Transportation Licensing Bill Stalls in Committee

House bill would make obtaining taxi, limousine permits easier

By R. Braiden Trapp
SUN Managing Editor

Anyone who thought former house speaker Ray Sanchez retired from the House was reminded over the weekend he is engaged, forceful and can still put the brakes on legislation. He stood alone opposing a room full of proponents for change to the state's licensing procedure for taxis, limousines and tour companies, and stopped the bill's passage.

When State Rep. Carl Trujillo, D-Santa Fe, introduced House Bill 194 to the House Business and Industry Committee Feb. 16, 18 individuals representing various business interests stood in support of the bill, which would make it easier to obtain a license to operate a motor carrier business. The license is needed to operate a taxi, limousine, tour bus and other vehicles used to transport people and household goods.

Representing Albuquerque taxi companies, Sanchez voiced one objection to what he believed was contradictory language. In spite of the bill's broad support, Sanchez' disapproval was enough for Committee Chair Debbie Rodella, D-Rio Arriba, to send the bill back to Trujillo for additional clarification.

To operate as a motor carrier in New Mexico an applicant must go before the Public Regulation Commission and prove there is enough business that entering the market would not harm existing companies. The burden falls on the applicant. Trujillo's bill would place more of the burden on the existing companies to prove they would be harmed by competition. It would also make it more simple for existing companies to make corporate changes and increase rates.

"My work is to put the people's voice in the Round House," Trujillo said during testimony. "Advocates for the bill have met and talked with representatives and business owners. We started last spring and have progressed to

this point."

Think New Mexico Executive Director Fred Nathan was an expert witness for the bill.

"This session is about job creation," he said. "This bill creates a wonderful opportunity by removing barriers for those wishing to create jobs in the motor carrier industry."

Kristina Fisher, also of Think New Mexico, said the bill would not affect towing companies. Safety and insurance issues would remain the same, as would the process for towing complaints.

When Rodella opened the discussion to the gallery there was an outpouring of support.

For the bill

Tourism lobbyist Jeremy Lawford spoke in favor of the bill. So did a representative of the Albuquerque Chamber of Commerce.

Rio Grande Foundation President Paul Gessing said the Foundation was supporting several bills that created jobs in the state.

"The lowest hanging fruit is in the area of motor-carrier development," he said.

The most compelling testimony came from a couple who struggled for 21 months trying to start a limousine service in Albuquerque.

Married business partners Rush Merheb and Deanna Ballard, of Star Limo in Albuquerque, said they had to refile their application three times because so much time passed before it would be considered, the application would expire.

"We almost went bankrupt just trying to get the proper paperwork to start the business," Ballard said.

Merheb said once the business was operating as a profitable firm, he tried to make improvements and the Commission again made it so difficult he gave up.

"We tried to go green and use hybrid vehicles but just got turned down," Merheb said. "And we

wanted to honor my wife's hard work and add her to the company by going DBA (doing business as) but it was just prohibitive."

Commission staffer Avalino Gutierrez said the Commission itself had voted to support the bill.

Former Commission member Jason Marks said the bill would eliminate a lot of red tape.

"It's not a deregulation bill," he said. "It's a rewriting of regulations."

Taxi cab owner-operators, chambers of commerce and ambulance company representatives supported the bill.

Federal money

The bill also tackled the issue of New Mexico losing \$4 million in federal highway funding. Trujillo's bill would address language in state law that conflicts with federal law regarding intrastate motor carriers and the rates they're allowed to charge.

Major Chris Mayrant, of the Motor Transportation Police, said his department supported the bill because it took care of the disparity in language.

"We're in violation of the federal law now and stand to lose the federal match," he said.

He said the state had three years to comply but was already out of compliance. The funding comes from the Federal Motor Carrier Association and pays for 40 full-time employees who enforce motor carrier regulations.

Despite the overwhelming testimony in support of the change, Sanchez' pleas for more study and amendments carried the day.

Trujillo argued his case further.

"We need to make bold changes now and come back later and tweak things, as we do every year," he said. "This isn't deregulation, it's smart regulation."

If the bill gets out of Business and Industries Committee, its next stop will be House Judiciary Committee, then the House floor.

Bill Targets Transport Regulations

Think Tank Drafts Reforms to PRC

BY KEVIN ROBINSON-AVILA *Journal Staff Writer*

Gov. Susana Martinez will sign into law bills to reform state regulation of New Mexico taxis, shuttles, limos and moving companies, according to Press Secretary Greg Blair.

Robert Torch, better known as Taxi Bob, said he hopes the new law will help future service providers avoid the hurdles he faced before launching his Giant Cab Co. in Albuquerque last year. It took the Public Regulation Commission eight years to approve his business, and he still only has a temporary permit.

"I hope the next person who does things right like I did will have an easier time," he said. "I'm glad for them, given everything I had to bear."

In the final hours of the legislative session, both the Senate and House unanimously approved two identical bills that would make it easier for new startup companies to get operating licenses.

The bills would end requirements that prospective businesses first show there's a market need for a new taxi or moving service before the state Public Regulation Commission grants approval to operate.

They would also deregulate rates to allow market competition to determine fares.

"Gov. Martinez supports removing the 'public need' requirement currently mandated on the industry and is hopeful that we will now see more taxis, shuttles, buses and other motor carriers operating in the state," Blair told the Journal in an e-mail. "The governor plans to sign these bills as part of a larger package reforming operations of the (PRC)."

Think New Mexico drafted the original reform bill submitted in the House, and then negotiated changes to meld it with a separate bill in the Senate, allowing the merged proposals to gain broad support from legislators and industry representatives.

It's the latest in a series of Think New Mexico-proposed reforms to the PRC. In this year's session, the Legislature also approved enabling legislation for three previously approved reforms that increase qualifications for commissioners and that remove PRC responsibility for insurance regulation and for chartering and regulating corporations.



Entrepreneurs Deanna Ballard & Rached Merheb. Photo courtesy Rached Merheb.

In 2009, Think New Mexico successfully championed a law that increased the discounts for title insurance policies purchased by homeowners who refinance their homes. However, we later learned that many homeowners were not receiving the full discounts they were due, simply because the state's insurance regulations had not been updated to match the statute. So last year, Think New Mexico petitioned the state Insurance Division to update its regulations and close this loophole — and ensure that companies provide refunds to homeowners who had overpaid for their title policies. Unfortunately, the Insurance Division has postponed a decision on our request until its full hearing on title insurance rates later this year. **In the meantime, we urge anyone who has refinanced a home mortgage since May 1, 2009 to visit our website at www.thinknewmexico.org and find out whether you may be owed a refund from your title insurance company and how to request it.**

THE TAOS NEWS

TAOS, NEW MEXICO • \$1.00 • NOV. 15-20, 2012 • WWW.TAOSNEWS.COM

Title insurers could owe owners who refinanced

By Staci Matlock

The New Mexican

Thousands of New Mexico homeowners who refinanced their homes in the last two years could be due a refund from title insurance companies, depending on the outcome of a case currently before the state Department of Insurance.

At issue are discrepancies between a state insurance rule and state law over discounts in title insurance for properties refinanced since May 1, 2009. The insurance rule provides less of a discount than the 2009 state law, but both are in effect.

Think New Mexico, a policy group, is asking the Insurance Division to amend the rule so the discount matches state law and is seeking to have insurance title companies refund customers for any overcharged amounts.

The New Mexico Land Title Association, an umbrella group representing six title insurance underwriters and 80 title insurance agents in the state, agrees the rule and state law need to match.

But the association balks at refunds to policyholders, according to documents filed by NMLTA's attorneys in the case. The association says title insurers issued more than 70,000 refinance policies

from 2009 to 2011. Premiums in 2011 alone equaled more than \$10 million. Attorneys for the association say refunds to those policyholders would have to be spread among all rate payers and would require a change in title insurance rates recently approved by Insurance Superintendent John Franchini.

But Fred Nathan, executive director of Think New Mexico, said NMLTA was alerted early on that some of its members weren't giving policyholders the correct discount.

The state law requiring a deeper title insurance discount on refinanced properties was passed unanimously in early April 2009 by the New Mexico House and Senate. The law immediately took effect when signed by the governor, but NMLTA asked for more time to allow title companies to make the changes. The new effective date was May 1, 2009.

Data collected by the New Mexico Insurance Division show 74 percent of the policies handed out on refinanced mortgages in the first year after the law had not received the new, higher discount rate. Nathan sent letters to NMLTA in 2009 and 2010 questioning whether customers were receiving the right discounts.

NMLTA's members can claim a loophole regarding

what they had to legally tell customers. NMLTA argued in 2009 for keeping the existing title insurance discount rule along with the new statute because the state law required property owners to bring in documents showing the original title insurance amount and mortgage. When the documents were presented, the title industry gave policyholders the new, deeper discount allowed by law, according to NMLTA's attorneys. When the documents weren't available, the rule provided "a safety net" where a policyholder could still get a discount.

The problem is the state law is silent on who is supposed to tell the policyholder about the documents or the difference in discounts.

Michael Austin of Santa Fe refinanced his mortgage in May. No one he dealt with at Fidelity National Title of New Mexico told him about insurance discounts he qualified for, according to an affidavit he filed in the insurance case. After he heard a radio report from Think New Mexico mid-summer, he crunched the numbers and realized he might still be due some money. He said staff at Fidelity National Title concurred and he quickly got a refund of more than \$200. "I would not have received the full discount for which I was

eligible had I not happened to find out about it from a news story," he said.

He said Fidelity's staff told him later that most people don't have their previous mortgage paperwork, so they don't ask for the discount. "The question is whether or not they legally have to tell us about the deeper discount," Austin said.

Ronald J. Gedrim of Albuquerque had a similar situation when he refinanced in 2011. He ended up with a \$162 refund from Fidelity National Title after he questioned the insurance premium.

Fidelity National Title is not the only title insurance company that may not have been giving the right discount to its customers. A partial list of insurance companies, the number of refinances they handled in 2009-10 and the number that received the higher discount are listed at www.thinknewmexico.org.

Roibal said neither the rule or the law address who is responsible for telling policyholders what they need to qualify for a discount. "It is our industry's best practice [for policyholders] to get the discounts for whatever the refinance qualifies for," he said.

But he declined to comment on whether NMLTA members were following best practices.

In the last three decades, the number of New Mexicans registering as “independent” (rather than affiliating with either the Democratic or Republican party) has tripled, increasing from 6% in 1984 to 18% today. Yet none of those 230,839 New Mexicans are allowed to vote in our state’s primary elections, even though their taxes help pay for those primaries. This differs from most states, where independent voters are allowed to choose a primary to vote in. Think New Mexico has asked the state parties to consider opening their primaries to independent voters, which will increase voter turnout and improve the accountability of elected officials by giving more voters the opportunity to vet the candidates on the front end.

SANTA FE + NEW MEXICAN

SUNDAY, APRIL 28, 2013

New push for open primaries

Think New Mexico, which in recent years spearheaded efforts to establish full-day kindergarten, get rid of the food tax and reform the Public Regulation Commission, is turning its eye to opening up political party primaries.

Last week, Fred Nathan, founder and executive director of the think tank, wrote to the state chairmen of both major parties asking them to consider changing the rules of their respective primaries to allow independent voters to participate.

Full disclosure here. As faithful readers of this column should know, I’m a proud DTS (Declined to State, which is the official designation of independents in New Mexico). And I have used this column to beat the drum for open primaries (it’s also the editorial position of the newspaper). It’s hardly a radical idea. Democrats and Republicans let unaffiliated voters vote in primaries in a majority of states.

In his letter to the party chiefs, Nathan — also a card-carrying DTS — used familiar arguments for opening the primaries to us Declined-to-Staters. He predicted it would increase participation in primaries, which last year fell to an anemic 24 percent of the total number of registered voters.



Steve Terrell

Roundhouse
Roundup

Nathan also noted that it’s unfair that all taxpayers, independents included, pay for the primaries in the state, even though independents — who account for 18 percent of all voters statewide, 20 percent in Santa Fe County — are barred from participating.

But he also used an interesting argument I hadn’t thought of before.

“By including and listening to independent voters, you will better position your party to win the general election,” he wrote. “Since independents often comprise the deciding swing votes in close elections, gaining their support early could make the difference in many elections. So there will be an advantage to whichever party moves first to open its primaries.”

How do the chairmen feel about this?

Republican state Chairman John Billingsley didn’t sound like he was embracing the idea last week. Through a spokeswoman, he said, “While we will review the request, the idea of open primaries allows for outside groups to organize and disrupt the party’s primary process. As a party, we seek to keep primaries as they are in order to ensure that the best possible Republican candidates are put forth for each race.”

Outgoing Democratic Chairman Javier Gonzales, however, said he likes the idea. “It’s not only healthy for democracy but for the Democratic Party,” he said. “I believe our ideas would resonate for many independents.”

He also said he agrees with Nathan that letting DTS voters into the Democratic primary would help his party in the general elections.

But Gonzales noted Thursday that a new chairman would be elected this weekend. “Hopefully the next chairman will work to adopt this,” he said.

Note that Nathan is going to the party chairmen to try to instigate this change. Not the Legislature. I’m sure he’s well aware of the sad result last year with a proposed constitutional amendment to allow unaffiliated voters to vote in primaries.

The measure was sponsored by Rep. Andy Nuñez of Hatch, who had switched his registration from Democrat to DTS the year before. The lone independent in the Legislature went before the House Consumer and Public Affairs Committee with his joint resolution to put the proposed amendment on the ballot to let voters decide.

Supporters argued that opening the primaries would lead to more participation in the process. “I would do anything to get more people to vote,” said Rep. Gail Chasey, D-Albuquerque, who at the time was chairwoman of the committee.

Everything but vote for Nuñez’s proposal, it turned out. Chasey was joined by every present member of her committee, Democrat and Republican coming together in a display of bipartisan unity, voting to table the joint resolution and keep independents from voting in primaries.

FOOD TAX DEFEATED AGAIN!

Late the night before the 2013 legislative session concluded, the Senate Finance Committee unexpectedly passed a complex tax package that, among other things, would have reimposed the food tax on New Mexico families—an idea that had not come up during the first 59 days of the 60-day session. Think New Mexico successfully championed the repeal of this regressive tax in 2004 and defeated an attempt to reimpose it in 2010, so Think New Mexico sprang into action to defeat it once more.

We alerted the media, our allies in the legislature, and our thousands of supporters across the state, who sent 1,120 emails to their legislators asking them to oppose the food tax in the final hours of the session. By the time the tax package came up for a full vote of the Senate less than an hour before the end of the session, we were relieved and gratified to find that the food tax was no longer included.



RUIDOSO NEWS

By Barry Massey, Associated Press. Updated 9:08 pm, Friday, March 15, 2013

NM Senate panel advances state tax cut package

With the Legislature nearing adjournment, a Senate panel on Friday advanced a last-minute package of state tax reductions for economic development but the proposal could force New Mexico's cities and counties to raise taxes over the next decade.

A critic said the measure could lead to taxes being re-imposed on food by local governments.

The Senate Finance Committee unanimously endorsed the proposal, sending it to the 42-member Senate as time was running out in the legislative session. Lawmakers adjourn on Saturday. . . .

The measure would reduce the state's corporate income tax rate from 7.6 percent to 5.9 percent over five years and would change the tax filing system for manufacturers that sell most of their goods or services outside of New Mexico. The governor has advocated similar proposals.

A politically thorny provision could force the state's larger cities and counties to raise taxes or face a loss in revenue that finances their operations.

Currently, the state provides cities and counties with revenue to offset what they lost when New Mexico lifted taxes from food and medical services in 2005. But the cost to the state has swollen to nearly \$150 million a year—far more than initially expected—by

holding local governments harmless from any loss of tax revenue.

The Senate committee proposed ending the “hold harmless” provision over 10 years, starting in July 2015. Local governments could impose their gross receipt tax on food, medical services and a host of other goods and services that are free of the state's levy. The savings for the state will help lower the overall cost of the proposed business tax cuts.

Smaller cities and counties would be given the option of continuing with the current system rather than trying to raise taxes. . . .

The tax proposals would cost the state about \$32 million in reduced revenue in the fiscal year starting in July 2015. That would grow to \$67 million in 2018, and that same year cities and counties could face tax increases of nearly \$46 million if they decided to offset what the state no longer provided them.

The committee's proposal was sharply criticized by Fred Nathan, the founder of a think tank that strongly advocated for removing taxes from food.

“If this were a good idea, the proponents of re-imposing the food tax would not have waited until the night before adjournment to bring it up,” said Nathan.

The Leadership Internship program is supported in part by generous gifts from the Michael & Alice Kuhn Foundation, Newman's Own Foundation, the Peter Hay Public Service Fund of the Santa Fe Community Foundation, and the Robson Foundation.



2012 Leadership Interns (L-R):
Martha Hughes, Annie Dear,
Carlie Malone & Stephanie Lashway.
Photo by Jason Espinoza

2013 LEADERSHIP INTERNS

Since Think New Mexico began offering paid Leadership Internships in 2008, we have worked with 22 remarkable young leaders—including Jacob Candelaria, who was elected last year as the youngest member of the New Mexico state Senate.

This year, we received nearly 30 applications from a remarkably talented and impressive pool of candidates, and we selected four stellar students to work with us over the coming summer.



L–R: Josh Espinoza, Alexi Horowitz, Ellie Stevens, & Katie Valentine.

- **Josh Espinoza**, an Albuquerque Academy graduate and senior at Brown University, who is currently the Director of Production for Brown Student Television and who plans to return to New Mexico to study law and work in nonpartisan public policy;
- **Alexi Horowitz**, a senior at Reed College and former Senior Class President at Santa Fe Prep whose previous work as a staff writer for the *Santa Fe New Mexican* earned honors from the Newspaper Association of America Foundation;
- **Ellie Stevens**, a senior at Grinnell College and Valedictorian of Santa Fe Waldorf School who discovered her passion for public policy during work with Senator Tom Udall's office and the nonprofit Somos Un Pueblo Unido; and
- **Katie Valentine**, a Valedictorian of Silver High School in Silver City and current junior majoring in Public Policy Analysis at Pomona College who is dedicated to using public policy to improve the lives of New Mexico's children.

Finally, for a month in the spring of 2013 Santa Fe Prep senior **Griffin Merians**, who is headed to Claremont McKenna College in the fall, volunteered with Think New Mexico for his Senior Internship Project.

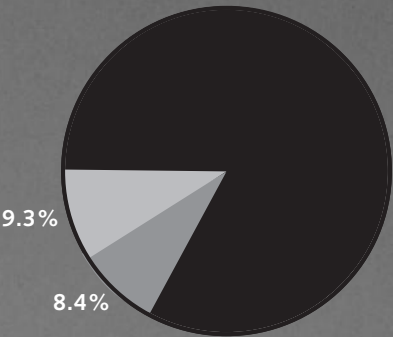
The primary goal of Think New Mexico's Leadership Internship is to retain a new generation of potential leaders in New Mexico by teaching them how they can make a difference here in their home state. To learn more about the internship, read bios of past Leadership Interns, or find out how to apply, visit our website at: www.thinknewmexico.org.

Statement of Income and Expenditures

INCOME	
Businesses	28,008
Foundation Grants	189,511
Individuals	168,571
Investment Income & Sale of Reports	19,240
Total Income	\$405,330

EXPENDITURES	
Audit/Accounting	6,165
Benefits-Health, Dental & Disability Insurance	55,345
Benefits - Pension Plan & Fees	22,713
Computer Consulting & Website	1,445
Depreciation	2,309
Donated Real Estate Expenses	11,958
Educational Outreach	2,750
Graphic Design	In-kind
Insurance	3,131
Internship Pay	8,012
Investment Management Fees	1,489
Legal Fees	600
Marketing	865
Online Vendor Processing Fee	1,130
Payroll Taxes	18,948
Postage	11,021
Printing & Bulk Copying	14,183
Professional Fundraising	0
Rent/Utilities Expense	18,578
Salaries	248,004
Security/Janitorial	979
Stewardship/Board Expenses	180
Supplies	1,588
Telephone & Internet	3,145
Training/Research/Dues	2,340
Tuition Reimbursement	5,000
Travel	809
Total Expenses	\$442,687

Administrative & Fundraising Expenses as a Percentage of Cash Income: 2012



Think New Mexico's FUND-RAISING EXPENSE as a percentage of cash income in 2012 was 9.3%. Think New Mexico's ADMINISTRATIVE OVERHEAD ("management and general") as a percentage of cash income in 2012 was 8.4%.

NOTE: These financial statements do not include in-kind contributions of services or materials from 2012, which were valued at \$12,006 and \$5,171 respectively. They also do not include unrealized investment appreciation.



FINANCIAL SUMMARY

Year Ended Dec. 31, 2012

Balance Sheet

ASSETS

Cash and Cash Equivalents	270,301
Endowment Funds	106,889
Grants Receivable	25,827
Investments	604,178
Prepaid Expenses	0
Property and Equipment*	1,525,230
<hr/>	
Total Assets	\$2,532,425

LIABILITIES

Accounts Payable	13,743
Accrued Expenses	10,521
<hr/>	
Total Liabilities	\$24,264

NET ASSETS

Unrestricted	2,413,291
Temporarily Restricted	94,870
<hr/>	
Total Net Assets	\$2,508,161
<hr/>	
Total Liabilities and Net Assets	\$2,532,425

**Net of Accumulated Depreciation.*

Source for pages 18–19: Financial Statements for the year ended December 31, 2012 and Think New Mexico's IRS Form 990 for 2012. Independent auditors: Bishop and Loggains, LLC CPA.

FOUNDATION PARTNERS

(JANUARY 1, 2012 — MAY 15, 2013)

The Abeles Foundation

Azalea Foundation

Bolene Charitable Trust

Brindle Foundation

Caprock Fund of the Tides Foundation

Barbara S. &

Benjamin M. Cardozo Foundation

Sidney & Sadie Cohen Foundation

Con Alma Health Foundation

James N. Cost Foundation

Equis Fund of the

New Mexico Community Foundation

Feinberg Foundation

Fleischaker Women's Legacy Fund

The Foster Foundation

Frost Foundation

Gates Foundation Matching Gift Program

The Goldstone Fund

John H. Hart Foundation

Peter Hay Public Service Fund of the

Santa Fe Community Foundation

Infinite Possibilities Gift Fund of the

Santa Fe Community Foundation

Isis Fund of the

Santa Fe Community Foundation

Kate Klein Fund of the

Santa Fe Community Foundation

Michael & Alice Kuhn Foundation

The Linton Foundation

Livingry Foundation

Lumina Foundation for Education

Matching Gift Program

Lykes/Knapp Family Foundation

Tom G. Margittai Foundation

McCune Charitable Foundation

Marlene Nathan Meyerson

Family Foundation

Newman's Own Foundation

Proteus Foundation

Robson Foundation

**Daniel Ronel MD Fund for Humanity of
the Santa Fe Community Foundation**

SB Foundation

Sage Fund/Bienvenu Family of the

Santa Fe Community Foundation

Sarcon Fund of the

Santa Fe Community Foundation

Scandia Foundation

Schlenker Block Fund

Simon Charitable Foundation

Solis-Cohen Spigel Family Fund

The James H. Stone Foundation

The Sulica Fund

Thornburg Charitable Foundation

Edith M. Timken Family Foundation

Doris Goodwin Walbridge Foundation, Inc.

Richard Wallen Charitable

Family Foundation

Witkin Family Fund



Hot air balloon over the Sandia Mountains.

Photo by Geraint Smith.

Think New Mexico 20

Individual Social Investors (JANUARY 1, 2012—MAY 15, 2013)

Anonymous (24)
 Thomas & Carol Ageson
 Rick & Kathy Abeles
 Paul Abrams
 Ann N. Aceves
 Richard M. & Kay R. Adam
 Jan & Rick Adesso
 Abigail Adler
 Michael Agar
 Lewis Agnew
 Mercedes M. Agolino
 Omar Ahmed
 John B. Aidun & Joan M. Harris
 Lynda Aiman-Smith
 Pamela & David Albin
 Johnnie R. Aldrich
 Edward & Marcia Aldworth
 Mark & Martha Alexander



Margaret Mary &
 Bob Algermissen
 Charmay Allred
 Elizabeth Allred & Sid Singer
 Linda & Carl Alongi
 Arthur Alpert
 Tim & Lucia Amsden
 Leif & Susan Ancker
 Chilton & Judith Anderson
 Keith Anderson &
 Barbara Lenssen

Kirsten J. Anderson
 Robert B. Anderson
 John F. Andrews
 Clara Apodaca
 Jarratt Applewhite
 Amber Archer
 Laurie Archer & John Catron
 Patricia & Richard Arens
 Kenneth &
 Karyl Ann Armbruster
 Michael Armstrong
 R. Scott Armstrong
 Mr. Leslie & Barbara Arnold
 Janet B. Arrowsmith
 Meleah Artley
 Michael Aster & Bobbi Lurie
 Drs. Boudinot &
 Louise Abel Atterbury
 Trish Fleury Ayala
 M. Carlota Baca
 Drs. Sally Bachofer &
 Margaret Vining
 Robert Backer
 Richard J. Bagby
 Robert A. Baker
 Russell D. Baker
 Joan Brooks Baker &
 Margeaux Klein
 Heather Balas
 Carl & Penny Baldwin
 Carol & John Balkcom
 JoAnn Balzer
 Tina L. Bandick
 Keith Banks
 The Honorable Paul Bardacke &
 Lisa Enfield
 Rene Barker
 Suzanne M. Barker
 Thomas & Laurie Barrow



Bill Beagen
 Richard & Kathy Beal
 Richard & Sue Bechtol
 Francoise Becker
 Dr. John D. Becker
 Anne E. Beckett
 Rachel Belash
 Lisa Bemis
 Fred & Mary Bender
 Jo Ann Benenati
 Raphiel & Karen Benjamin
 Don & Judith Bennett
 Reed & Melinda Benson
 Diane Alongi Berger
 Robert & Lucinda Berglund
 Lee & Sandy Berry
 Stephen & Karen Bershad
 George & Joyce Berzins
 Bruce R. Besser
 Marylou & Bob Best
 Dr. Lynn Bickley
 Yetta H. Bidegain
 John & Sarah Bienvenu
 Reed C. Bienvenu
 Stan & Sandra Bies
 The Honorable Jeff &
 Anne Bingaman
 John F. Bingaman

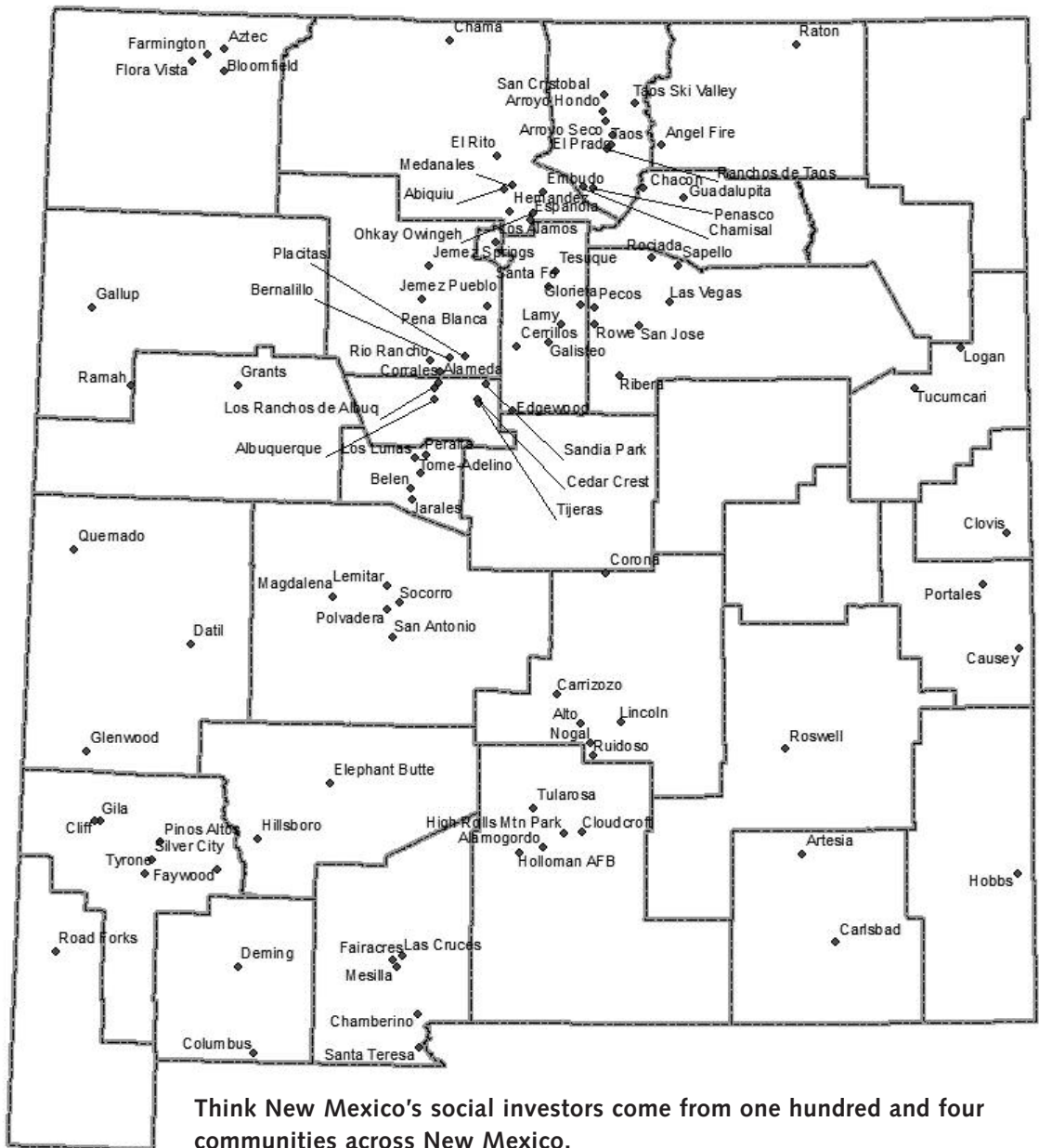
What's a "Social Investor?" We call our contributors "social investors" because we believe that nonprofits should be evaluated based on the social return they produce each year. For example, because Think New Mexico's 1999 income was \$109,499, the \$135 million appropriated annually for full-day kindergarten means that our investors continue to receive social dividends of approximately \$1,230 for every \$1 invested in Think New Mexico's initial full-day kindergarten project.

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.

George & Janie Bingham
Billie Blair & Gene Weisfeld
Dr. Kathleen Blake &
 Bob Ballance
Bronnie & Alan Blaugrund
Priscilla M. Blea
James F. Bleakley, Jr.
Marilyn Blessie
Barbara Blind
Gay Block
Philip & Elizabeth Block
Tom & Anne Blog
George & Sibilla Boerigter
Deborah Boldt
Bruce & Cynthia Bolene
Gary Bommelaere
John M. Booker
Dan L. Borovina
Bill Bottorf
Candace Boulay
Dr. Erin & David Bouquin
Dr. Jeffrey Bowers
Marilyn L. Bowman
Ellen Bradbury Reid & Ed Reid
James Bradbury
Leann & Brad Bradbury
Donna & Robert Bradley
Brenda & Stuart Brand
Helen & Richard Brandt
Elizabeth Bremner &
 Karen Crow
Eleanor & Richard Brenner
Jane & Sandy Brickner
Grace Brill & Dan Schwartz
Peter Brill
Oneida Brooks &
 Bradley Gummersall
Murray & Cindy Brott
Eulalie Brown
Hamilton Brown &
 Martha Worthington
Dr. Harold Brown
Polly Brown
Ada Browne
Frances Browne
Harry Browne &
 Christine Jepson
David Bruner
Cornelia Bryer &
 Herman Siegelaar
Ted Buchanan & Sally Corning

John & Barbara Buchen
Lynne & Jerry Buchen
David Buchholtz &
 Bridget Gavahan
Nancy & Larry Buechley
Kathleen Burke
David & Hannah Burling
Anne W. & Jack Burton
Marylou Butler
Barbara Calef
The Honorable Chris &
 Carol Calvert
Elizabeth Cantrell
Dominic Cappello
Barbara S. &
 Benjamin M. Cardozo
Ellen Cardozo Sonsino
Enid Cardozo
Richard K. Carlson
Bob & Nancy Carney
Robert Carroll
The Honorable Garrey Carruthers
Ann & Mark Carter
Ralph L. Casebolt
Renee Castagnola
June & Tom Catron
Mary Catherine Cernicek
Elizabeth Cerny-Chipman
Barbara Chamberlin
David D. Chamberlin
Honey & Peter Chapin
Katherin & David Chase
Julie & Matthew Chase-Daniel
Chris & Tina Chavez
Dr. Lance & Kathy Chilton
Lucca Cirolia
Michael R. Cisneros
Elizabeth R. Clearwater
F. T. Cloak
Peter Clout
John Clubb
Camille Coates
Tim & Monica Coder
Wayne Coe
Mona & Conrad Coffield
Robert Coffland
Christa Coggins &
 David Franklin
Herb Cohen
Evelyn Cole
Jen Cole & Bill Maguire

David & Mary Colton
Q. & Philip S. Cook
James R. Cost
Kathy Costa
Hugo & Karen Cotter
Floyd E. & Linda Cotton
Godfrey Crane &
 Johanna Binneweg
Peggy Creelman
Dianne Cress & Jon McCorkell
Edward Crocker & Ann Lockhart
Patrick & Cheri Cunningham
Nancy Dahl
Marty Daly & Rob Eaton
Richard J. Daly
Alice & Houston Davis
Jordan P. Davis
Margo Horton Davis
Lynn Day
Maria-Ester De Anda Hay
Nicole De Jurenev
Charles De Saillan
Joseph A. Dear
Mary & Charles DeBare
William deBuys
Beverly A. Denney
John Dessauer
Paula & Dr. Neal Devitt
Winnie DeVore
Steven Dichter &
 Kathleen Buckley
Nancy G. Dickenson
Christine & Joe DiGregorio
Christin Dobbeck
Roger M. Doherty
The Honorable Thomas C. &
 Paula Sass Donnelly
Dr. Cornelius &
 Susanne Hoffman Dooley
Joe D. & Linda M. Dorrough
David & Deborah Douglas
Andrew & Hope DuBois
Carol Ducaj
Willis & Dorothy Duff
Brooke Dulaney
Jim & Sylvia DuLaney
George T. Duncan
James H. Duncan, Jr.
James H. Duncan Sr.
Ron & Jill Duncan



Madeline Dunn &
Richard Williams
Bill & Ellen Dupuy
John & Judie Dwyer
Lorna Dyer & Jerry Watts
Lauren Earles
Elbert E. Earnest
Danny & Marissa Earp
The Honorable Pauline &
The Honorable Mel Eisenstadt
Richard Ellenberg
Bobbie Elliot

Gretchen Elsner &
Mark S. Wallace
Bill & Marion Elson
Mary & Peter Elson
Ken Emery
Jane Engel
Richard & Pamela Engstrom
Jason & Brittany Espinoza
John P. Espinoza
John & Toni Espinoza
Anthony & Asia Esposito
Emma Jane (E. J.) Evangelos

Edward & Sally Evans
Paul Evans
Gail Factor
Mary Lou Falion
Karen Farrell
Timothy Farrell & Kristina Alley
Dr. Halley S. & Ruth Ann Faust
Stephen Feinberg &
Susan Foote
William & Ariana Feinberg
Dr. Rob & Ellen Feldman
William & Margaret Feldman



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 Maria Fellin
 Beth Ferguson
 Karl Ferguson
 Patricia Ferguson
 Peter & Sandy Fessenden
 Robert M. Findling
 Drs. Donald & Leah Fineberg
 Jennice Fishburn
 Kristina G. Fisher & Phil Carter
 Lisa & Rick Fisher
 Rebecca Pott Fitton
 Sandra & Jim Fitzpatrick
 Barbara Fix
 John Flax
 Susan Flenniken
 Debbie Fleischaker
 F. Harlan & Christine Flint
 Richard & Pamela Fogel
 Gayle D. Fogelson
 Mary Helen Follingstad
 Sandra & Jim Follingstad
 David & Anne Fox
 Tannis Fox & Galen Buller
 Dr. Kathryn Fraser
 Rosemarie Frederickson
 Carla Freeman
 Lisa Freeman
 Susan Freeman McGee
 Roberts & Jennifer French
 Lawrence A. & Mary Fricke

Gary &
 Noelle Montagu Friedman
 Howard & Debra Friedman
 Jerald & Maxine Friedman
 Anya Adler Friess
 Greg Frost
 Stephanie Fuchs
 Geri Fulgenzi
 Cindi Fuqua
 Nancy Futran
 Stephen G. Gaber
 Helen C. Gabriel
 Edward & Maria Gale
 Kelly Gallagher
 Kenneth Gallard
 Al & Nancy Galves
 Alexander Gancarz &
 Jonathan Carleton
 F. Chris & Sandy Garcia
 Thomas Gardner
 Faith Garfield
 Julian Garza
 Kelly Gatlin
 Tim Gautchier
 Ronald Gedrim & Lisa Jacobs
 Nancy Moore Gehman
 Amy & Philip Geier
 Mark Gelber
 Nicholas R. Gentry
 James & Denise George
 Connie J. Gerth
 Dr. Gary Giblin & Sally Malave



Sandra & Van Gilbert
 Linda Gillet
 Dr. Chandler & Gillian Gilman
 George Ginsberg & Shelly Bailey
 Michael & Kathleen Gleason
 Betsy Glenn
 Maria Globus &
 J. Scott Altenbach
 Barbara B. Goedecke
 Diane & Donald Goldfarb
 Roger Goldhamer
 David Goldsmith &
 Marie Motroni
 Drs. Maria D. &
 Robert A. Goldstein
 Philip D. Goldstone
 Susan T. Goldstone
 Ari & Tammy Gordon
 Dave Gordon
 MacDonnell Gordon
 Mimi & Herman Gordon
 Christopher Graeser
 Rita Grant
 Marian H. Graves
 George Greer & Requa Tolbert
 Judith Griego-Ruth &
 Robert J. Ruth
 Gary & Patricia Griffin
 Dr. Robert & Margaret Griffith
 Anne M. Grillet &
 Richard L. Schiek
 Thomas Growney
 Dr. Lauro &
 Jacqueline Guaderrama
 Miles & Sylvia Gullingsrud
 James M. Gustafson
 Capt. Bruce A. Gustin III
 Elizabeth Gutierrez &
 Richard Schoegler
 Patricia & Ariel Gutierrez
 Cheryl & Richard Haaker
 Dan Haft
 Ernestine & Melvin Hagman
 Marianne Hale

“New Mexico is lucky to have an organization like Think New Mexico that identifies these problems and is willing to dedicate the time, effort, and significant resources to make the necessary changes.”

LAUREN CATES, Albuquerque, New Mexico

MAKE THINK NEW MEXICO A PART OF YOUR LEGACY

We are deeply honored by the generosity of the growing number of friends and supporters who have let us know that they intend to make Think New Mexico’s work a lasting part of their legacy by including Think New Mexico in their wills or estate plan.

These gifts help ensure that Think New Mexico will be able to continue its work to improve the quality of life for all New Mexicans over the long term.

Our first legacy gift was made by **Sylvia C. Koerber** (1919–2010), who was one of the first women to serve in the Women’s Army Corps during WWII. We are proud to use Sylvia’s bequest to continue her legacy of pioneering public service.

If you have made a provision for a legacy gift to Think New Mexico, please let us know so that we can thank you. For more information on making a legacy gift, contact us at (505) 992-1315.

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If you have any questions, or are interested in donating your car, please call the Center for Car Donations at 1-877-411-3662 (be sure to tell them that the donation is for Think New Mexico) or fill out the donation form available on the Support page of Think New Mexico's website: www.thinknewmexico.org.

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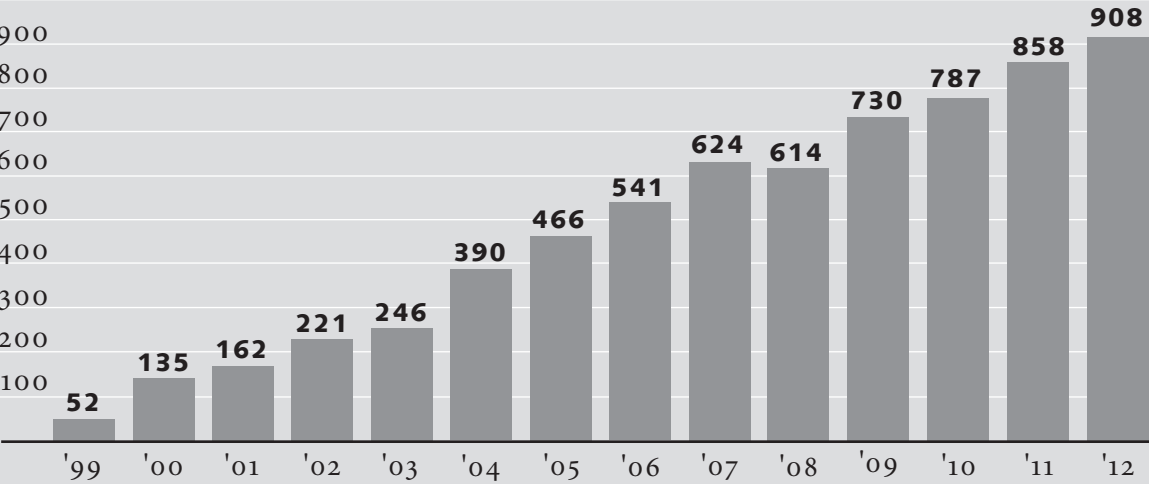


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Think New Mexico began its operations on January 1, 1999. It is a tax-exempt organization under section 501(c)(3) of the Internal Revenue Code. In order to maintain its independence, Think New Mexico does not accept government funding. However, contributions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

"Thinking Cap" Photos

PAGE 21: Judge Tim Garcia and wife Nancy Long, 2012 U.S. Open, New York; Annie Dear, Engineer Mountain, Durango, Colorado

PAGE 24: Martha Hughes, Athens, Greece; Sandy Brickner, Niagara Falls, New York

PAGE 27: Richard Seligman, Alaska; M. Carlota Baca, Machu Picchu, Peru

PAGE 28: Billie Blair, Yucatan, Mexico; Bunny Terry and her son Zachary. Logan Ute Lake Chamber of Commerce Fourth of July Celebration, New Mexico; Jim Dulaney, Paris, France

PAGE 31: Daniel Quinn, giving his Think New Mexico hat to a Masai warrior at Ngoronogoro Crater, Kenya

Acknowledgments

We wish to acknowledge the *Albuquerque Journal*, the *Associated Press*, the *Las Cruces Sun-News*, the *Rio Grande Sun*, the *Roswell Daily Record*, the *Ruidoso Daily News*, and the *Santa Fe New Mexican*, for allowing us to reprint the excerpts of articles and editorials that appear in this annual report. In addition, we wish to thank Alex Candelaria Sedillos (alexcandelariasedillos.com), Dan Shaffer (danshafferphoto.com) and Geraint Smith (geraintsmith.com) for their permission to reprint the photographs that appear throughout this annual report. Permission does not imply endorsement.

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IT IS THE ONLY THING
THAT EVER HAS.

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