

# NEWSLETTER

Promoting the professional, economic, intellectual, social and physical well-being of NMAER members

Volume 43, Number 3

November 2020

#### PRESIDENT'S MESSAGE

Summer has come to an end and fall is upon us. As we get ready for the winter season, let us stay alert, stay healthy, and stay safe. As President of NMAER, I urge all our members to get your flu shot and to follow the guidelines the Governor is recommending for Covid-19. As you read the Newsletter, I urge you to read the information Russell Goff sent out on the 2020-2021 NMAER Goals (See article on page 8). For more information about what is happening with NMAER, please go to the NMAER website to stay informed.

As 2020 comes to an end, we express our thanks to Joe Montano for all of the contributions he has made over the many years in helping us with Retiree Health Care Authority, and we welcome Thomas Salazar, who will replace Joe Montano at the beginning of this coming year. Thanks to both of you for your dedication and your contributions to NMAER.

Additionally, we thank Pauline Rindone, NMAER 2nd Vice President, for preparing the recognition of the Outstanding Unit Members, who are recognized in this Newsletter. I also give our Unit Presidents and our members a big shout out for staying in contact with each other during this difficult time. Additionally, I thank Russell Goff and his staff in Albuquerque for keeping the membership informed and updated on what is happening with NMAER. Thank you for your dedication and hard work.

From my wife and myself, we wish everyone a Happy Thanksgiving and Happy Holidays. As we enter the Christmas season, we thank everyone for your efforts and urge you to please stay in contact with each other.

Michael Torrez, NMAER President

#### EDUCATIONAL RETIREMENT BOARD... LATEST HAPPENINGS

The 2nd quarter NMERB Investment Report on June 30, 2020, showed the following:

A three-year return of 4.74%; a five-year return of 5.71%; a ten-year return of 7.75%; a fifteen-year return of 6.36%; a thirty-year return of 8.16%; and a 8.75% return since inception. The market value on June 30, 2020, showed \$12,752,949,305.

The NMERB Investment Report on August 31, 2020, showed the following:

A one-year return of 4.2%; a three-year return of 5.7%; a ten-year return of 8.0%; and a 8.9% return since inception. The market value on August 31, 2020, showed \$13,348,387,285.

The Investment Report for the 3rd Quarter ending on September 30, 2020, had not been reported at press time.

In August, 2020, the NMERB Board of Trustees voted at its regular scheduled meeting to approve the

Latest Happenings continued on page 7

## NEW MEXICO ASSOCIATION OF EDUCATIONAL RETIREES OUTSTANDING UNIT MEMBERS 2020

"Education is not the filling of a pail, but the lighting of a fire."

-W. B. Yeats



Mary Cullen
Gallup-McKinley
Association of
Educational Retirees
Teacher: 20 years, plus 9 in
private school
Lincoln Elementary School,
Gallup, NM
Vice President - Local

chapter of NMAER

Volunteer: AARP, the McKinley Education Foundation, Relay for Life and Inter-tribal Indian Ceremonial, Visit sick in hospitals and homes, and Church Liturgy Planning and Office Work "I am very blessed to find a group (the retired educators) that works together. Even during the pandemic we've been able to keep in touch. Teaching kids has been the highlight of my life and sharing that experience with others is what keeps me going."



Alicia Gallegos
Grants-Cibola County
Association of Educational
Retirees

Teacher: 26 Years
Grants Cibola County

**Schools** 

Volunteer: With local artist, constructs stain glass church

windows and creates glass pieces for family and friends.

"Teaching is a way of learning and sharing who we are, what we can become and grow for all times."



Lorreda "Lori" Lopez

Española Valley Association of Educational Retirees

Teacher: 44 years

Espanola Public Schools Caretaker: for elderly

mother

Volunteer: Espanola

Hospital Auxiliary, SCUMC Worthy Wear "Inspiration and delight drive me to share the many blessings I was born into."



**Gail Nash** 

Clovis-Curry County Association of Educational Retirees Teacher: 30 Years Melrose Public Schools Volunteer: Church, Meals on Wheels

Volunteer Award: Clovis

School System

Melrose Education Hall of Honors

"[I] Enjoy spending time with grandchildren and taking care of my garden and landscaping projects."

**Outstanding Members** continued on page 3

"Live as if you were to die tomorrow, learn as if you were to live forever."

— Mahatma Gandhi

#### **Outstanding Members** continued from page 2



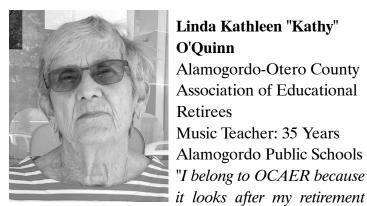
**Patsy Nesbitt** 

Albuquerque Association of **Educational Retirees** Teacher: 33 Years Albuquerque Public Schools

Volunteer: AAER and NMAER - Newsletter Committee, Reservations

Committee

"I believe that being active and staying active has been a great blessing."



#### Linda Kathleen "Kathy" O'Quinn

Alamogordo-Otero County Association of Educational Retirees Music Teacher: 35 Years Alamogordo Public Schools "I belong to OCAER because

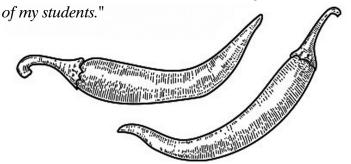
and my health care, and I get to visit with old friends whom I would not see otherwise."



#### **Brenda Smith**

Raton Association of **Educational Retirees** Teacher: 30 years **Raton Public Schools** Volunteer: Local Children's Bible Group

"I measure my growth as a teacher through the successes



#### "It is the supreme art of the teacher to waken joy in creative expression and knowledge."

— Albert Einstein



#### Vickie Smith

**Grant County Association** of Educational Retirees Educator: 52 Years Various New Mexico **School Districts** Superintendent, Assistant Superintendent, Director of Federal Programs, Director

of Instruction, Elementary Principal, Middle School Assistant Principal, Diagnostician, Teacher, and Local School Board Member - 15 years (All in various school districts)

Inducted into the New Mexico School Boards Association's Hall of Fame - 2008

"I am one of those rare native New Mexicans and can 'lay claim' to being born and raised in New Mexico on Route 66."



#### Paula Stuart

Las Cruces Association of **Educational Retirees** Educator: 45 Years Las Cruces Public Schools Treasurer, Las Cruces Association of Retired Educators

Volunteer: Book Fairs at

schools

"My father strongly counseled me to ensure my independence and ability to have a lasting career by getting a college degree."

#### MEMBERSHIP REPORT

As we were trying to come up with something of importance and uplifting concerning membership during this difficult time of COVID and isolation, we came upon the NMAER Mission Statement, Method, and Pledge. It had been sometime since we had read these words and wonder if that might be true for others. So, we share them with you today for we feel these are words needed for a time like this.

Our Mission Statement: The New Mexico Association of Educational Retirees is an inclusive organization which promotes the professional, economic, intellectual, social and physical well-being of its members, encourages volunteer opportunities in the community, and provides advocacy for improved retirement benefits for all educational retirees.

Our Method: To educate and mobilize the membership around issues germane to retired educators and to the public education in the state.

Our Pledge: To work tirelessly for the health and welfare of our members, to advocate for meaningful educational reforms, to support our active educators in teaching our children, and to champion the cause of education as catalyst for improving family life in our nation.

Physical distancing, often in isolation or quarantine, and limited face to face gatherings have definitely curtailed how we conduct NMAER Unit meetings and activities — but shouldn't we continue to carry out our Mission, Method, and Pledge, perhaps with a slight twist? We are sure most of you have not weathered this season without at least a few Zoom Meetings. Have you tried to hold a Unit meeting/gathering through Zoom or a similar platform? It's a great way to check on each other and it doesn't need to be just for business. You could meet for a social activity. Some Units have hosted a virtual wine & cheese or pizza & beer Zoom gatherings.

Membership Report continued on page 9

"The more that you read, the more things you will know; the more that you learn, the more places you'll go."

— Dr. Seuss



# **Kathy Taylor**Artesia Association of Educational Retirees

Educator: 30 Years Artesia Public Schools Treasurer: AAER

"I enjoy the social connection with other retired members in my Unit, and I enjoy the pre-

sentations from informative speakers that we hear at our meetings."



#### M. Dolores "Dolly" Vigil

Santa Fe - City Different Association of Educational Retirees

Teacher: 42 Years Pecos Independent Schools and various out-of-state schools

Volunteer: Church and

other organizations

President: La Sociedad Folklorica

Member: La Sociedad Colonial Espanol de Santa Fe "As a lifelong learner, I continue to take classes in subjects of interest at various institutions of higher learning."

# Have a Happy and Safe Thanksgiving!

#### **MOVING ON**

This world can be quite a tough place, especially in the middle of COVID-19. This virus seems to beat us up and knock us to the ground, over and over again. Right now life is trying its very best to keep us permanently down; but only if we let it do so. And, of course, this only serves to keep us from finding a solution that allows us to break free. Not moving limits our ability to ever recover. Remember, it's not about how hard this virus has hit us, but it's about discovering ways to get back up again.

The ability to keep moving forward depends upon our attitude. If we allow setbacks and difficulties to break us, no progress can ever be made. How can we develop the attitude we must have to keep us moving forward? Well, you say, "Easier said than done." The biggest battles we face are often the ones we fight in our own minds.

In order to move on, we must ask ourselves how badly do I want to overcome this situation. Life is not about counting how often and how hard it has hit you, but rather it is about finding ways to get back up again, no matter how harsh or how frequently it knocks us down. I like to believe that adversity is meant to knock us on course, not the other way around. These difficult times can teach us lessons, make us stronger, and give us a deeper spiritual path.

I have found that some inspirational quotes regarding our lives and "moving on" have helped me, which I'd like to share with you; and, hopefully, you will find comfort in one of these.

"Life is like riding a bicycle, to keep your balance, you must keep moving."

— Albert Einstein

"You can't start the next chapter of your life if you keep re-reading the last one."

— Anonymous

"What good is living a life you've been given if all you do is stand in one place."

— Anonymous

"If you can't fly then run, if you can't run then walk, if you can't walk then crawl, but whatever you do you have to keep moving forward."

— Martin Luther King, Jr.

"Remember this is not about 'left' or 'right' - it's about moving forward."

— Whoopi Goldberg

"Let us move forward with strong and active faith."

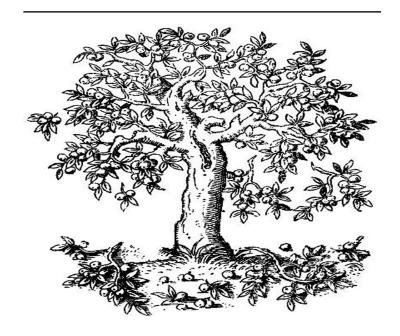
— Franklin D. Roosevelt

"Sometimes God closes doors because it's time to move forward. He knows you won't move unless your circumstances force you. Trust the transition. God's got you."

— Anonymous

What are your strategies for moving on and forward in life? It will take time, and you will go from one emotion to another - perhaps several times. It takes as long as it takes. Above all, do not pretend everything is fine and try to numb yourself from the reality of the situation. Move forward in faith, stay positive, and never give up, even if you have to do things differently. Move forward, re-engage, our work is not done.

Vicki Smith, Past President



# NEW MEXICO RETIREE HEALTH CARE AUTHORITY

#### **NMRHCA Operations**

On March 13, 2020, the New Mexico Retiree Health Care Authority (NMRHCA) closed its doors to the public amid growing concerns regarding the safety of its employees and members given the threat associated with COVID-19. By the time you receive this message, NMRHCA offices will have been closed nearly eight months with an opening date yet-to-be determined.

We also understand that the office closure has been an inconvenience to our retirees and active employees looking to obtain information and process their enrollment applications and change request forms. Even though our offices remain closed, we continue to serve our members by providing telephonic, email and fax support.

If you need assistance, please call our toll-free number at 1-800-233-2576 as our office hours are Monday - Friday from 8 a.m. - 5 p.m. or email us at customerservice@state.nm.us

#### **Albuquerque Office Relocation**

On a more positive note, we are excited to announce when we resume pre-COVID operations, our Albuquerque office will have been relocated to 6300 Jefferson St. NE, Suite 150, 87109 (south of Osuna on the east side of the street). The building provides the co-location of services provided by the Public Employees Retirement Association (PERA) and NMRHCA. Please note that our Santa Fe office remains in the Santa Fe PERA building at 33 Plaza La Prensa.

#### **Switch/Open Enrollment**

Hopefully, you are all aware that this year's Switch Enrollment activities moved online. All requested changes must be received or post-marked by November 13, 2020. The changes will take effect January 1, 2021. In addition, 2021 marks an enrollment period for the New Mexico Retiree Health Care

Authority. That means that any retiree who didn't sign up for a plan through NMRHCA upon retirement now can sign up for one of our medical, dental, or vision plans. The deadline to sign up is January 31 for coverage to take effect on January 1, 2021.

If you would like to find out more about different plans offered by NMRHCA, please visit www.nmrhca.org and click on the Open Switch Enrollment link, which includes narrated presentations from each of our health plans that are available to view 24 hours a day, 7 days a week. The presentations provide a helpful summary of information regarding the benefits, access, and cost sharing.

#### **Rule Changes Reminder**

Please also remember that our two rule changes - implementing a minimum age of 55 to qualify for any insurance subsidy or discount (regardless of years of service); and increasing the years of service, to earn the maximum subsidy or discount from 20 to 25 years - take effect on July 31, 2021.

Your official retirement date must be before July 31, 2021, to qualify under the current rules that don't have a minimum age requirement and provide the maximum subsidy for 20 years of service.

#### Conclusion

As the fall and winter holidays approach, we wish you a safe fall and winter holiday season. We would also like to encourage you to get your flu shot and other age appropriate vaccinations. Remember, we're all in this together.

David Archuleta, Executive Director, RHCA Joe Montano, NMAER Representative to RHCA



Like us on Facebook!

#### **COMMUNITY SERVICE UPDATE**

Hello and a happy fall to everyone!!

We are continuing, and we will count on being able to recognize our 'community service' hours at our 2021 State NMAER Convention (good Lord willing!!). Please begin counting your hours as of September 1, 2020, through August 31, 2021. With the onslaught of Covid, we know that many of us will not have the amount of hours that we usually accumulate, but any hours that you do gather will show that we continue to volunteer even in the face of a pandemic!!

Stay safe, stay well, and God bless each of you!!

Linda Carr, First Vice-President

#### MEMBERSHIP REPORT

Please find below a current count of your membership as of October 23, 2020.

Associate 2020	211
Associate 2021	8
Associate 2023	1
Auto	4,023
Life	174
Paid 2019	198
Paid 2020	1,462
Paid 2021	66
Paid 2022	2
Total Membership	5,946
Total Additional Mailings	*
Total Database Mailings	
Deceased since 1/1/20	38
Deleted since 1/1/20	

Debora Garrison, Database Manager

"Ordinary people with extraordinary vision can redeem the soul of America by getting in what I call good trouble, necessary trouble."

— Congressman John Lewis

#### Latest Happenings continued from page 1

following officers for 2020-21: Steve Gluckstern, Chair; Russell Goff, Vice-Chair; and Larry Magid, Secretary.

On Friday, October 16, 2020, the NMERB Board of Trustees held their regular scheduled meeting. The following are the highlights of that meeting.

- The ERB Board of Trustees approved new committee appointments for 2020-21.
- The ERB Board of Trustees voted to amend its Investment Policy and divest from Private Prisons.
- The ERB Board of Trustees heard Investment Reports from Bob Jacksha, CIO.
- The ERB Board of Trustees heard a report on the Disability Retirements.
- The ERB Board of Trustees heard a report on the Age and Service Retirements. Interestingly, the last two years have seen a decline in retirements.

In November, 2020, the Investment and Pension Oversight Committee meeting will hear a presentation on proposed ERB legislation for the coming year. A bill is being drafted to increase the employer contributions. We encourage you to listen to the presentation online.

Lastly, most office and staff continue to operate from their home during this period of time. Telephones are monitored daily. Thank you for your patience during this challenging time.

H. Russell Goff, ERB Representative

# FROM THE DESK OF THE NMAER EXECUTIVE DIRECTOR

I hope this finds you doing well from the COVID pandemic, elections, and all that is going on in this world today. As I write this, NMAER is preparing for the upcoming Legislative Session and to assist our Units as they re-engage in meeting after the long absence. On September 25, 2020, the NMAER Executive Board met and approved a set of Goals to carry us into 2021. Over the next three months, the Executive Board will be working to assist our Units via a Zoom platform to prepare for upcoming virtual or face to face meetings; to prepare for the upcoming Legislative Session; to work with AARP to encourage retirees to vote; to utilize our Mail Chimp Communication System to provide updates during the Legislative Session; to prepare the fall NMAER Newsletter; to implement new AMBA initiatives; and to update the NMAER By-Laws with language to address emergency actions, if needed.

If you wish to receive a copy of the Legislative Update and have not sent us your email address, please do so, as we would like to add you to our list. Currently, we have approximately 1800 retirees who have sent us their email addresses. Also, we know that technology can sometimes be very temperamental. If we have your email address, and you do not receive an update from NMAER during the Legislative Session, please check your junk mail file. We are finding as are others that sometimes these emails end up in the junk mail(not sure why).

As we prepare for the Legislative Session, it is unknown how they will operate in this COVID world. We do understand that there will not be any large groups allowed during the session. The Senior Day activity in which we have participated will not take place this year. This is all the more reason for the work of our AAL's to continue. In 2021, we will have a new Coordinator of the AAL's. We know that some retirees may have decided to step down this year. If you are interested in being an AAL and assist us in communicating with our legislators dur-



ing the session, we urge you to please consider joining us in this very important endeavor. Just send us your name, telephone number, and email address.

With the Legislative Session just around the corner, there is still lots of work to do. At the time of this writing, we have not seen any draft legislation for NMERB or NMRHCA; however, once the election is over, I am sure preparations will accelerate. Stay safe!

Russell Goff, NMAER Executive Director

#### TREASURER'S REPORT

This covers the period of January 1, 2020, through September 30, 2020:

Regular Checking Account	\$135,638.60
Income to Date	\$136,144.97
Expenses to Date	\$100,935.09
Net Income to Date	\$ 35,209.88
Current Assets	\$234,205.90
FixedAssets	\$ 10,184.28
Total Assets	\$244,390.18
Political Development	\$ 5,774.90

Janice Sells, NMAER Treasurer

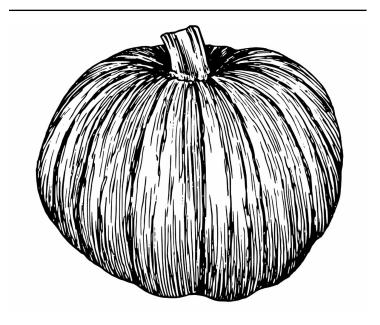
#### Membership Report continued from page 4

Each person signs on to visit with other members, provide their own refreshments, and then proceed to the business part of the meeting. The process of setting up a virtual meeting might seem daunting, but help is just a phone call away. Terra Rinderle, AMBA Benefits Representative, would love to help any and each Unit set up virtual meetings and give any technical help you might need. You can contact her at 505-552-8010 or terra.rinderle@amba.info.

So, let's get back to the business of "promoting the professional, economic, intellectual, social, and physical well-being of NMAER members, encouraging volunteer opportunities in the community, and providing advocacy for improved retirement benefits for all educational retirees." We need to strengthen the connections with and the retention of our current members during this season. Then, we will be able to work toward gaining new members. Terra Rinderle and AMBA have a plan to help us with that, too! Reach out and take advantage of their help.

If you need more information, please contact us. Best Wishes — Stay safe and healthy.

Joelyn Pafford, NMAER Northern NM Membership Chair Ray Vincent, NMAER Southern NM Membership Chair



#### **SUMMARY OF MINUTES**

### Virtual Meeting of the NMAER Executive Board September 25, 2020

The Executive Board met virtually on September 25, 2020, between 3:00 p.m. and 4:40 p.m. Eight of ten voting members and six of seven non-voting members were present.

After opening ceremonies, the following actions were taken by the Executive Board: Approved the Agenda; Approved the Minutes of the June 29, 2020, Executive Board Meeting; and Accepted Reports for the 2020 Operational Fund as of August 31, 2020; Profit and Loss Budget vs. Actual for the period of January 1, 2020, through August 31, 2020, showed a Total Income of \$126,074.97 and Total Expenses of \$92,457.39 for a Net Income of \$33,617.58. It was further stated that the checking account was at approximately \$133,000.00

Additional Approved Actions by the Board were: Approved the NMAER Goals for 2021 as presented. Additionally, the Board received reports from officers and committees.

Peggy Clemmons, Secretary

Secretary's Note: Copies of the approved minutes are available upon written request to the NMAER Office at 3900 Juan Tabo Blvd., NE, Suite 7, Albuquerque, NM 87111

# HAVE YOU MOVED IN THE LAST 12 MONTHS?

Please call or email NMAER when you move, so we can ensure that you continue to receive your NMAER Newsletter and other important information. Please call 505 275-6427 or send an email to nmaer@cybermesa.com to provide us with your updated address. It will help us keep our database up-to-date, while keeping you informed.

Thanks for your assistance!



#### VOLUNTEERS NEEDED FOR ADOPT A LEGISLATOR PROGRAM

NMAER is looking for volunteers to assist with the Adopt A Legislator (AAL) program for the upcom-During the session, ing Legislative Session. NMAER communicates with every Legislator on a weekly, sometimes biweekly basis, primarily via email. This is done from your home. The AAL coordinator directs the program and communicates weekly with the AAL's and provides them updates on the NMAER Legislative positions. If you would be interested in volunteering to be an AAL, you are urged to call the NMAER Office at 505 275-6427 or send us an email at nmaer@cybermesa.com with your name, email address and telephone number. We look forward to hearing from you regarding this important position. .



#### NMAER LEGISLATIVE REPORT

I hope this finds everyone safe from COVID. It has been an unforgettable year. We have lots to be thankful for and that is that we have a pension and health care, plus our health; however, we still have to be alert and watch what the NM Legislators are proposing for 2021.

The NM Legislature is looking at a possible increase in taxes. This is still being discussed, and I am sure more info will come out in the next few months. As for our pension and health care, it is not clear yet as to what will be proposed for the upcoming Legislative Session. NMAER has their ears open and will keep you informed.

In 2020, we got our health care through the NM House and the NM Senate; however, the Governor vetoed the measure. This is where we will strengthen our numbers and work again through both Houses. Hopefully, the Governor will agree with us in 2021.

It will be somewhat different working our legislation through both Houses this session as there will be some new legislators and the COVID 19 health situation to address. We will have to work as hard as last year, which includes more contacts and calls. We are a vocal group and can keep the pressure on the Legislative members. There will be more to come as we get closer to the 2021 Session. Stay alert to the news about the Legislative Committees and get ready.

I hope all of you make sure you VOTE. Happy Thanksgiving, we have lots to be thankful for.

BE SAFE!!

Vesta Henry, Legislative Committee



#### **AARP NEW MEXICO**

As Interim State President of AARP New Mexico, I have learned a lot about AARP as an organization and all that is being done for the "50+" age group. I have two recommendations as follows:

- 1. Go to aarp.org/nm website and see all the possibilities that are available to you as a member of AARP. They are working with caregiving, strengthening Social Security and Medicare, lowering prescription drug costs, and many other topics pertaining to our wellbeing. They have exercise classes, fall prevention workshops, and other classes of interest to our age group.
- 2. If you are not already a member, go to the website mentioned above in #1, see what AARP has to offer, and sign up. You will be happy that you did.

AARP-NM is here to serve you — don't miss out on this great resource for us!

Roger Greer, AARP-NM Interim State President

Are you interested in becoming an AAL and helping NMAER correspond with our Legislators during the upcoming Legislative Session?

Just send NMAER your name, email address and telephone number.

nmaer@cybermesa.com | 505-275-6472

#### **NEW MEXICO ASSOCIATION OF EDUCATIONAL RETIREES** 3900 Juan Tabo NE, Suite 7 Albuquerque, New Mexico 87111

Send change of address to: H. Russell Goff, Executive Director 3900 Juan Tabo NE, Suite #7 Albuquerque, NM 87111 Phone: 505-275-6427

Web site: www.nmaer.com Email: nmaer@cybermesa.com

Michael Torrez P.O. Box 816 Ranchos de Taos, NM 87557

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#### IN MEMORIAM

The following New Mexico educational employees have passed away and their names have not been previously provided in the Newsletter. Henceforth, if you know of any deceased educational retirees in your area and would like to have their name included in this Memoriam, please send that information to Glenda Dickey, 2327 Camino Pintores, Santa Fe, NM 87505, or email them to dickeyglenda@gmail.com

ALAMOGORDO	<b>GRANTS - CIBOLA COUNTY</b>	SHIPROCK
Lonnie Jarrett	Mary Estes	Aldean Pullen Peck
Mary Moore		
Loellen Montjoy	HOBBS	SILVER CITY - GRANT
William D. Rambo	Connie Webb Gilbreth	COUNTY
Rita Wirral		Jewell Burk
	LAS CRUCES	
ALBUQUERQUE	Naomi Cellan Maxey	SOCORRO
Carol (Jackie) Rider		Georgia Seery
Gina Chance	LAS VEGAS AREA	
	Teresa L. Gallegos	
	Corrine Martinez	
	Mary Ester Ulibarri	
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