

Dear Boss



I love when this column sparks communication, rebuttal, and comments from those who I maybe talking about. Its the important part of making things better. So needless to say when I received an email from a school board member telling me how she was disappointed in last week's column, I was excited! After weeks of taking the school board to task, I finally got someone to talk, and give their side.

Now this response came saying that I was wrong, that my information (which came directly from public statements made by the senator herself) were inaccurate. That the school didn't have the money to add to the capital outlay offered by the senator. Her number was \$80,000, while the Senator has said \$30,000.

The school representative said the school didn't have the money to spend on such things. However the fencing project just approved this week, came out of the more than \$3 million that the school received from the feds as COVID money. I realize there are

restrictions on the use of those funds, however, if we can use it for fencing to secure and make the children safe, one would think there would be someone who could describe the safe transportation of children across our rural state as another "need", but apparently, who am I to give my opinion?

Timing, the work to get the money and use it before its lost are the same for all entities so I don't accept excuses for how hard it is to put it in the budget, or how long the process is. Even free money isn't free. I get it, and it sounds like the school board understands that too.

While the disappointed response to my opinion piece was focused in on the dollars, and my apparent lack of fact checking it opened an important door of communication and one I hope stays open. It goes to show that at least one person on the board appreciates getting correct information out. However, there was truly more to the column last week, or at least I had intended a different message.

One of the messages I was hoping to spread was to get people to think about those they serve as customers, who are paying for a service, treat them better. Oh, and how paramount



Krystie Wear

- FINANCIAL FOCUS -

Should You Be 'Selfish' In Retirement?

As a parent, you naturally want to help your children — but is it always a good idea to provide them with support when they're adults? You may want to proceed carefully in this area — to protect everyone's financial interests.

This topic is on the minds of many people: 63% of retirees and 69% of pre-retirees have either limited their financial support to adult children or other family members, or would limit this support, to preserve their own financial stability and avoid becoming a burden, according to a recent survey by Age Wave and Edward Jones.

So, as this finding indicates, it isn't that pre-retirees and retirees are being "selfish" when they're cautious about providing financial assistance — their goal is to maintain their financial independence, so they never have to depend on their family members for help. And anyone can agree that this is a worthy objective.

In any case, the amount of support you can reasonably offer will depend on several factors, including your monthly income, your expenses, your savings and your projected future expenditures. By taking these figures into account, you should be able to develop a good estimate of what you can — and can't — do for your adult children.

But if you do decide that you can afford to provide some financial resources, at least on occasion, you may want to be strategic about it. In other words, how can you do the most good?

You have various options. For one thing, if your children have earned income, they can contribute to an IRA to help fund their retirement — and

while you can't put funds directly into their IRAs, you can give them money for that purpose, up to the annual contribution limit, which, in 2023, is \$6,500, or \$7,500 for those 50 or older. Also, if you have grandchildren, you could contribute to a 529 education savings plan for them. A 529 plan can provide tax-free earnings and withdrawals for qualified higher education expenses.

However, even if you don't think you can afford to make cash gifts, you might be able to provide some financial benefits in other ways. For example, you could give your children shares of stock you've owned for several years. If these shares had appreciated in value, and you were to sell them yourself, and then give the money to your children, you'd have to pay the capital gains taxes. By gifting the shares directly to your children, you'd avoid these taxes, and while your children would have to pay the taxes when they sold the shares, they might be in a lower tax bracket than you. And if they didn't need the money right away, they could hold the shares and hope that they appreciate further. (Keep in mind that you can make financial gifts, including the value of stocks, of up to \$17,000 per person, per year, to as many people as you want without incurring gift taxes.)

Being cautious about providing financial support to your grown children and other family members — and being purposeful when you do provide it — isn't selfish. It's a thoughtful way to protect your own financial security and avoid burdening your family — while still helping them out when you can.

[This article was written by Edward Jones and provided by Krystie Wear, your local Edward Jones Financial Advisor, 405 North Date St. T-or-C, NM, 575-894-9054.]

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communication is! Well, it does go to explain that the one school board member who communicated with me does have business experience and knows that it takes customers to keep the doors to any business open.

I've reached out to Senator Diamond Brantley to see if the discrepancies in numbers were ever communicated to her and will let you know what I hear back.

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I also received an email from someone last week who was se-

verely upset and in my interpretation of her email threatened us with a lawsuit for upholding the first amendment, the right to freedom of speech.

I'm not a constitutionalist. I don't go carrying around a copy of the constitution with me, like some sheriffs have, and some other elected officials have suggested would be good for me. However, I support the right for people to speak their minds each and every day and week with this publication. I do not have to agree with someone to publish what they submit. In fact, it is with great pride, that we publish lots of letters, ads, etc, that don't align with our beliefs. That's what democracy, America and the right to speak freely are truly about. To make sure the small minded people don't think we only print things we agree with, there is a disclaimer printed weekly further down on this page.

As I told the lady who contacted me, the first amendment is a funny thing. Everyone wants the right to speak freely, until what someone else is saying offends them. That's not how it works. If you have a right to say what you want, then so do I. Listening to others, actually hearing others, being open minded and open hearted, coming up with solutions together is what has spurred the progress in our country over the years.

Now, later in the week, she did what we encourage and contacted the author of the political

ad she was upset with and gave him a piece of her mind. That's actually the reason we require a form of communication from the author of letters to the editor, so those who agree, or disagree, as it maybe can establish that dialogue.

Its important that people talk about the issues and their views on them. It really does make for a better world. For example, these two individuals both know and speak of love and understanding, however, they can't seem to find it for someone who doesn't agree with their perspectives on the world, politics or in this case school board votes over text books.

What the lady's email to me made me realize is that while I'm not toting around the pocket size constitution, I actively support it daily. First with the newspaper, second with the gun store. Pretty cool.

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Another reader came in upset with the latest plan to remodel the old armory and turn it into the police station. Its not a new concept and its one that is projected to cost about \$4 million. "How much would a new one cost?" the one man asked.

Well, I reached out to the police chief and got the numbers, \$9.8 to \$24 million depending on the options.

The latest plan for the armory would save an old building and keep it from being torn down. That's something I know is near and dear to the reader's heart as he has revamped a couple of local (and run down) buildings himself. It keeps the history and heritage alive and apparently saves quite a bit of money!

I'm excited the police department is wanting to breathe new life into the old building. Its a win-win for these men and women who often go under appreciated and under thanked. I look forward to supporting the initiative and hope the commission, current and those who get elected in November will do the same!

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Off to my quotes, "Good communication is the bridge between confusion and clarity." Nat Turner

"Communicate. Even when it's uncomfortable or uneasy. One of the best ways to heal, is simply getting everything out." Unknown.

"If all printers were determined not to print anything till they were sure it would offend nobody, there would be very little printed." Benjamin Franklin

"The First Amendment was designed to protect offensive speech, because nobody ever tries to ban the other kind." Mike Godwin.

Have a great week friends. Feel free to smile at a stranger, share a laugh with a friend and just be good to one another. FL

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WHEN ONLY THE BEST WILL DO

NEW LISTING!

SPACIOUS SMART HOME!

Spacious 3 bdrm 3 bath smart home with a stunning view of Elephant Butte Lake minutes from Sierra Del Rio Golf Course and other amenities 6800+/- sq ft heated; hot tub on covered balcony with drop down TV; spacious kitchen with island & large pantry complete with freezer; gas fireplace in great room and master bedroom; Master suite boasts a massive library/reading room with access to the balcony! RV garage on main level, 2 car garage on lower level with a cart/4 wheeler garage; 32 panel solar system; complete smart home with servers. A wonderful blend of comfort, luxury, and practicality. Call Earl 505-350-1155 twitter cegreer MLS#20235310

STUNNING VIEWS!

Stunning views of Elephant Butte Lake, Pirate's Cove, Fra Cristobal, San Mateo, Black Range & Caballo Mtns! Away from the city, yet close to amenities. Beautiful home with 2 bdrms, an office & hobby room, or 4 bdrms; tile floors throughout except hobby room; courtyard entry; entire wall facing the lake is almost all glass! High-end Frigidaire appliances in kitchen including wine server fridge. Over an acre & one-half of space! Excellent access & security system. Call Earl 505-350-1155. twitter cegreer MLS#20232560

TURTLEBACK MOUNTAIN RESORT!

3 bdrm 2 1/2 bath home in Turtleback Mountain Resort! Overlooks #15 Green & #16 Tee Boxes! High ceilings, laminate floors and tiled master shower; Kitchen overlooks the family room, large pantry & formal dining; Jack & Jill bath serves the guest bdrms. Double sinks in the master bath! Backyard access from the "Man Cave", master bdrm & family room. Gorgeous covered patio & incredible views. Located at the end of the cul-de-sac! Finished in 2022. HOA includes trash, cable/internet at 100 mgs, roads. Call Earl 505-350-1155. twitter cegreer MLS#20224397

UNIQUE PROPERTY!

400 Lucky is a unique former church turned residence with approximately 2800 sq ft under roof. It features two bedrooms, a spacious kitchen, and a large open main hall that is currently being used as a living area and exercise space. The home also includes a workshop and a water softener. The property has a large fenced lot with drive-in gates, offering ample parking for lake toys and RVs. Don't miss out on the opportunity to see this one-of-a-kind home! MLS #20235060

GREAT LOCATION!

In town commercial/residential property with easy access to North or South bound I-25. Just minutes away from downtown and other businesses. With 1.25 acres, there is room for a small farm, mobile home(s), storage lot(s), parking, office building, whatever! There is room for your project. Nice deep lot, gorgeous views of turtleback, has its own turn lane off Broadway and turtleback, has its own street. Property is sold As Is. \$110,000 Call Aaron 505-610-7695 MLS#20233007

VIEWS, VIEWS, VIEWS!

Gorgeous 3 bdrm 3 bath pueblo home, hot water radiant heat, tile floors, windows, central vacuum system & kiva fireplace! Master Bath has double sinks, double shower heads & jetted tub! Palatial kitchen, electric range-top, island, loads of cabinets! Carpeted bedroom suites with baths! Shared well & road agreement for access ease. Virgin Galactic campus nearby. Covered patio overlooking Elephant Butte lake, San Mateo & Black Range mtns. Call Earl 505-350-1155 twitter cegreer MLS#20232672

RV PARK WITH POTENTIAL!

12-space RV park with potential to expand. Includes four double lots, four spaces with 30/50 amp service, and 11 tenants who pay electricity in addition to lot rent. The property also features a house divided into efficiency apartments and a 1-2 bedroom apartment downstairs, along with a laundry/bath/office area. The upstairs of the house is currently owner quarters. Additionally, the listing includes a 2-story rock structure and a small lot to the rear of the property. Conveniently located near downtown and hot mineral wells, galleries, and shopping. Shown by appointment only. MLS #20233733

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