

# enchantment club

The Planned Giving Club of  
Animal Protection of New Mexico and  
Animal Protection Voters

Fall 2018 Edition

News and information for members of APNM and APV's planned giving community, recognizing your long-term commitment to protecting New Mexico's animals.



**apnm.org**  
505-265-2322  
PO Box 11395  
Albuquerque, NM 87192



**apvnm.org**  
PO Box 11651  
Albuquerque, NM 87192



Kris Gruda of McKinley County Humane Society loads two puppies into the transport van headed north to a shelter in Colorado.

## A Bequest Transforms Lives in McKinley County

The McKinley County Humane Society “is it for all things animal in west-central New Mexico,” explains Sena Fitzpatrick, who serves on the Gallup area shelter’s board of directors. “We have had surrendered dogs and cats as well as spay/neuter clients come in from over 100 miles away the last few years.”

Located on the edge of the giant Navajo Nation, which has a population of more than 356,000 people, the McKinley County Humane Society (MCHS) operates in far western New Mexico, in one of the poorest counties in the state. Over 75% of the MCHS’s intake comes from the bordering Navajo Nation, Ramah Navajo community, and Zuni Indian Pueblo, with close to 5,000 homeless dogs and cats cared for annually.

Now, thanks to a considerable bequest from McKinley County resident Valerie C. King to the Animal Protection of New Mexico Foundation (APNMF), APNMF launched the *Humane Communities-McKinley County* initiative this year, partnering with the MCHS shelter to magnify their programs, stretch resources, and save more animals’ lives.

In 2018, the APNMF awarded \$30,000 in grants to the shelter to support its “Rez Pets Ride” program, through which healthy, adoptable animals are transported to reputable shelters in Colorado, Utah, and Arizona, giving the animals a much better chance at a forever home.

By October of this year, the partnership had already facilitated the transport of 2,666 dogs to carefully vetted animal shelters in Colorado. APNMF’s funding of the transport program allows the humane society to focus its other donation income on spay/neuter surgeries, which had totaled 2,021 by October — far exceeding the 1,371 total surgeries done in all of 2017.

The funding has also enabled the MCHS to hire another part-time spay/neuter veterinarian and make plans to bring mobile spay/neuter services to the Pine Hill–Ramah Navajo area and other underserved locations this year.

Animal Protection of New Mexico is thrilled with the expansion of its initiatives to McKinley County and western New Mexico. APNM’s impactful *Humane*

*continued on pg. 2*

# enchantment club

The Planned Giving Club of  
Animal Protection of New Mexico and  
Animal Protection Voters



**Elisabeth Jennings**  
*Executive Director*

Valerie King was a school counselor who lived and taught in Gallup, New Mexico. She believed in the humane treatment of all animals. She valued practical solutions to entrenched problems, like the tragically high overpopulation of companion animals in her own county. She was not wealthy by traditional standards.

But when Valerie passed away in 2017, she left a charitable bequest of nearly \$1 million to the Animal Protection of New Mexico Foundation. The earnings, she had carefully instructed, were to be used to support animal protection efforts in McKinley County. As our cover story shows, Valerie King's generous gift is already saving animals' lives.

Many of us have the notion that only "rich people" can leave a large, impactful legacy. Yet Valerie King's example shows us otherwise. An "ordinary" person with an average income can make a tremendous difference to a cause he or she cares about. All it takes is forethought, planning, and an understanding of the many giving instruments available, such as your Individual Retirement Account (IRA) (see "How It Works" on page 3).

If you're interested in being an extraordinary "ordinary" person, like Valerie King, email [tisha@apnm.org](mailto:tisha@apnm.org) or call 505-265-2322 for a planned giving packet and notification of upcoming workshops. You, too, can leave an enduring legacy for the animals that will protect them long after your lifetime.

*continued from pg. 1*

*Communities* initiatives bring together residents, local leaders, and businesses to improve the welfare of animals in our New Mexico neighborhoods and towns. Through focused work at the local level, APNM can respond directly to humane issues specific to each community or region, delivering strategic approaches that build lasting change, from expanding affordable spay/neuter services to building fences to get dogs off chains.

Since the inception of the first *Humane Communities* initiative in 2016, APNM staff have worked with Valencia, San Miguel, Santa Fe, Mora, and now McKinley counties to address immediate, local needs and create sustainable improvements for animals.

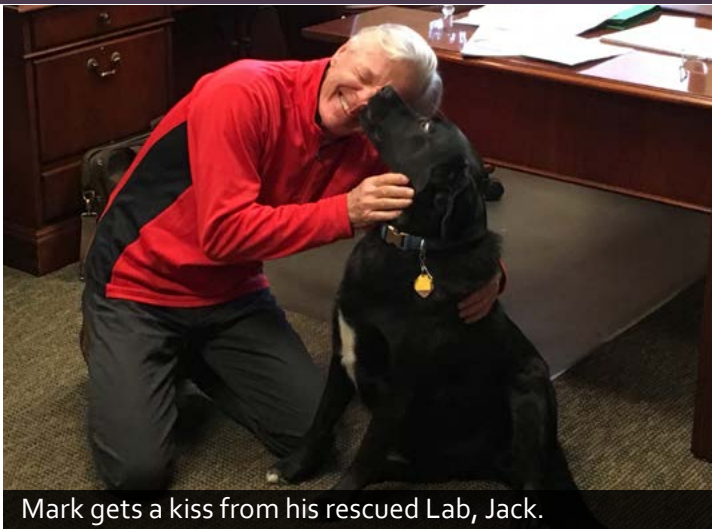
The Valerie King Endowed Fund's support of the *Humane Communities-McKinley County* initiative will surely have an enduring and positive impact on animals in McKinley County and its surrounding communities for years to come. APNM will use this transformational gift to demonstrate to others the

tremendous impact that can be achieved through donors' legacy planning and planned giving.



Shelter visitors bring their dogs for spay/neuter surgeries.

## Giving Through Your IRA: How it Works



Mark gets a kiss from his rescued Lab, Jack.

**The QCD:** A client I'll call Sandra turns 70½ this year. That's the age IRA account owners must start taking annual required minimum distributions (RMDs) from their IRA. "I don't really need the income," Sandra told me, "yet receiving the distribution will increase my taxes." Is there a solution to Sandra's situation?

Yes! It's called a Qualified Charitable Distribution (QCD), and it's now a permanent part of tax law. The QCD lets you donate up to 100% of your RMD, up to \$100,000 per year, to the charity of your choice — tax free to both of you.

Making a QCD is easy. Simply have your IRA administrator transfer the funds *directly* to your selected charity by December 31st (or your RMD deadline, if different). Remember, once an RMD is distributed to you, there's no way to undo it and turn it into a QCD. It pays to plan ahead.

**The Charitable Beneficiary:** Another client, Alejandro, planned to leave his \$150,000 IRA to his daughter, Ramona, a successful business owner. But then he learned the IRA's full value would be added to Ramona's income the year she inherited it and taxed at her current income tax bracket. This is because of a rule known as "Income in Respect of a Decedent," or IRD.

You can turn your individual retirement account (IRA) into a powerful gift to charity—and avoid a tax bite for you or your heirs. Longtime APNM supporter Mark Napolin, who shares his Albuquerque office at **Mark J. Napolin & Associates** with Jack, his adopted dog, explains how.

Even if Ramona opted to take the IRA over time, she would still have to pay state and federal income taxes on each annual distribution at her current tax bracket.

Alejandro learned he could protect his heir from this significant tax burden *and* support a cause he cares about by leaving the IRA to charity. Unlike individuals, qualifying nonprofit organizations, like APNM, are not subject to IRD. Upon Alejandro's passing, the charity of his choice will receive the IRA completely tax free. And his heir will inherit Alejandro's other assets, such as stocks and real estate, which are *not taxed* at death because they will receive a *step-up in basis* at death.

This means, for example, that if a stock Alejandro paid \$10 per share for doubles in value, then upon his death the cost basis will be stepped up to the full market value of \$20/share, with no income tax to his heirs. With that kind of wise, loving estate planning, everyone benefits.

*Animal Protection of New Mexico, a 501(c)(3) tax-exempt nonprofit organization, qualifies to receive QCDs and IRA bequests. To learn more, please contact us at 505-265-2322 or tisha@apnm.org.*

## Dr. Valerie C. King (1946-2017)

*This issue of the Enchantment Club newsletter pays special tribute to Valerie Claire King, whose generous bequest to the Animal Protection of New Mexico Foundation is now saving lives in McKinley County, her home of nearly 40 years.*

Born November 22, 1946, Val, as her friends called her, was raised in Grand Forks, North Dakota. She graduated from Rutgers University with a B.A. in Sociology in 1968 and, in 1970, earned an M.S. in Psychiatric Social Work from Simmons College. Val joined the Peace Corps in 1973 and volunteered in Malaysia until 1976. She moved to New Mexico's Gallup area in 1978 to work for the Ramah Navajo School Board as a social worker and later as a school counselor.

A lifelong learner, she earned an M.A. in Archaeology in 1991 and a Ph.D. in Anthropology in 2003, both from the University of New Mexico. She had a deep love of archaeology and worked on many excavations, including the Animas in New Mexico, both the Hohokam and Wide Ruins in Arizona, Petra in Jordan, and Caesarea in Israel. Most recently, she worked for the National Park Service as a laboratory archaeologist at El Malpais and El Morro National Monuments.

Val's service-oriented life extended to *all* vulnerable populations, and Val demonstrated through her



meaningful actions that she also had a big heart for animals. "Any dog she saw in need, she would call me," recalls Sena Fitzpatrick with the McKinley County Humane Society, "because she saw me driving the dirt roads with my dog crates." Val's beloved white terrier mix of many years, Shug, was followed by another rescued terrier, Sophie. Over the years, Val also shared her life with companion kitties Shanti and Singha. Though never cuddly, Louie, a feral cat, also ventured into Val's home, through a window she left open for him.

Val passed away November 2, 2017, at the age of 70. Immediately afterward, Sena and her Humane Society colleagues placed her terrier Sophie (in photo at left) with a trusted transfer partner, who found her a forever home in Arizona.

Valerie C. King made sure—in so many ways—that her life made others' lives easier. Her compassionate legacy will live on in perpetuity through the *Humane Communities-McKinley County* initiative that she enabled through generosity and careful planning.