



# It's a Wonderful Life

At 79, former Ruidoso science teacher is a respected legislator with cattle and a handful of grandchildren to watch growing up



“Dub Williams could step right out of a Norman Rockwell painting,” says a colleague of his in the New Mexico Legislature. “I don’t think anyone would disagree with that.”

With his rosy cheeks, warm smile and genteel manners, he is, after 12 years as a legislator, a well-liked and respected figure in the Legislature. “He’s made such a contribution to education over the years,” says another colleague,

“that he’s respected on both sides of the aisle for his work.”

Education has always been part of Dub’s life, and he says he’s enjoyed every minute of his 29 years as an 8th grade science teacher in Ruidoso’s middle school. “I would go back if I had the energy to,” he says. In a sense, education has been part of his marriage too, with wife Kathryn a former home economics teacher for 32 years at Ruidoso High.

Now, at 79, his plate is just as full as representative of District 56 that covers parts of Otero and Lincoln counties. He says the hot issue there these days is eminent domain as population growth vies with the rights of private landowners, ranchers and others, for land. But education issues are top of his list now as they have always been.

“I would go back if I had the energy to”

The memories of those days are still vivid. A favorite one involves the time he and his students set off a rocket on a vacant lot one day and were congratulating themselves on a successful launch when they turned around to see their fuse had set the prairie grass on fire. Well, the cops came and there was some explaining to do, but as former students of his, the officers were inclined to accept his explanation for the fire. They went home scot-free and happy.

Another memory dear to him is an academic banquet he initiated at his school to honor high-achieving students. He felt athletes shouldn’t be the only ones getting formal recognition for doing well. He still emcees the academic banquet every year.

His legislative accomplishments are many, but he’s perhaps most proud of his involvement in helping get teachers better salaries through a three-tier salary scale, and improving and expanding distance learning to the state’s rural areas.

And if that weren’t enough, he actively supports basic adult education and won the Avon Wilson award for his efforts.

His secret to a happy retirement? “Well, I’ve got 100-head of cattle that keep me busy, five grandchildren to watch growing up and be involved with. And there’s my wife’s great cooking,” he confides.

## Transitions

### Thanks & Good Bye

Our warm thanks to Douglas Minge Brown, New Mexico state treasurer and ERB board member, for his counsel and service during the last year. Following the November 2006 election, James B. Lewis has been elected incoming state treasurer. Welcome, James.

### ERB Retirements:

ERB bids farewell to three retirement counselors who are retiring: Alice Vargas, 21 years; Louisa Padilla, 16 years; Harold Sexton, 16 years. Thank you, and the best of luck in your new endeavors.

Annual statements & 1099-Rs Going Out  
For active members: 2006 annual statements are scheduled to be delivered to employers sometime in February.

For retirees: 1099-R’s will be mailed on Jan. 31. If not received by Feb. 15, call ERB for a replacement at 888-1560.





## Q & A: What about buying time?

**Q:** *I am getting close to retirement and would like to buy some time so I can retire sooner. How do I do this?*

**A:** When an ERB employee is working more than .25 of Full Time Equivalent (FTE) they earn time toward retirement. Other than working for an ERB employer there are two other options for buying time. Those options include buying active military service or buying allowed service in educational institutions not covered by ERB.

Military service (active military service) must be purchased within the first three years of employment and the cost is 10.5% of the average earnings while an ERB employee. If a member goes on active duty while an employee and then returns, that time in the active military is counted as earned time with NMERB without contributions from either the member or employer.

Allowed service is time worked in licensed K-college institutions in other states, licensed private school service in New Mexico, BIA school service in New Mexico, or Dept. of Defense schools.

Allowed service can be purchased by an active employee at any time and the cost is an actuarial

figure. Practically speaking, actuarial means that the purchase price of the allowed time will benefit about half the people who purchase the time - those who benefit live beyond the normal expected life span of age 78. This actuarial cost means that the purchase price is fair to both members who earn their time and those who buy the allowed time. The purchase of allowed time can be very expensive.

One important point about allowed time is that it does not help a member to retire sooner under the Rule of 75. Only earned time is counted with age to equal the number 75. The allowed time does provide for a larger benefit once the Rule of 75 has been satisfied.

Under the 25 and out provision if the allowed time plus earned time equals 25 then the allowed time does allow a member to retire sooner.

A third option is available to those members who terminated their employment and refunded their NMERB retirement contributions. The cost to purchase those refunded contributions, and the time that they represent, is the original refund amount plus 8 percent interest compounded quarterly over the years since the withdrawal. Once purchased, the time is again earned time and can help a member to qualify to retire.



*Hunemuller continued from page 1*

Following her retirement announcement in December, the ERB Board of Trustees issued a resolution commending her for, "excellent service to the retirement community and the state of New Mexico."

ERB Board Vice Chairperson Mary Lou Cameron said that, "Evalynne took over leadership as executive director and has led us through a period of challenges. She has given us a new direction as far as communicating with legislators, constituents and other interested parties. She has helped

establish sound funding practices and investor confidence in the future of the Educational Retirement Board."

Veronica Garcia, New Mexico secretary of education and ERB board member, responded that, "Dr. Hunemuller will be missed and she should be commended for her leadership and stewardship on behalf of New Mexico's educational retirees."

Hunemuller is credited, among other accomplishments, with helping maintain the soundness of the Educational

Retirement Board pension fund by seeking the support of the Legislature and the governor to ensure necessary appropriations for the fund's long term stability. She fostered the increase in the outreach program, bringing retirement information to members throughout the state. In addition, she initiated IRIS, a new computerized information system, that will provide members with easy access to retirement information.

Her future plans are to, "simply enjoy myself. I'm looking forward to so many things."

Vacant  
Executive Director

Jeff Riggs  
Deputy Director

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# Retirement Seminars for 2007

ERB presents two seminars that help guide members to informed choices concerning their educational retirement options.

Retirement 201 - Getting Your Ducks in a Row	Retirement 101 - Introduction to Educational Retirement
Saturday seminars, 8:30 a.m.-12:30 p.m.	Weeknight seminars, 4:30 p.m.- 7 p.m.
<i>Financial and Estate Planning, Aging Well, ERB Benefits, Retiree Health Care Benefits, and Social Security</i>	<i>Same coverage of ERB benefits and NM Retiree Health Care as the longer version.</i>

Albuquerque Area	March 7 - 101	April 14 - 201			
	Albuquerque	Rio Rancho			
Northeast NM	Feb. 21 - 101	March 1 - 101			
	Raton	Tucumcari			
Northwest NM	Feb. 3- 201	Feb. 22 - 101	March 10- 201	March 14 - 101	March 17- 201
	Farmington	Taos	Gallup	Grants	Los Alamos
Southeast NM	Jan. 18 - 101	Jan. 20- 201	March 3- 201	April 19 - 101	April 21- 201
	Hobbs	Carlsbad	Clovis	Portales	Roswell
Southwest NM	April 26 - 101	April 28- 201			
	Deming	Las Cruces			

To register, visit the ERB web site ([www.nmerb.org/seminars.php](http://www.nmerb.org/seminars.php)) and fill out the registration form to get information on the location. We'll notify you of any seminar schedule changes.



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