

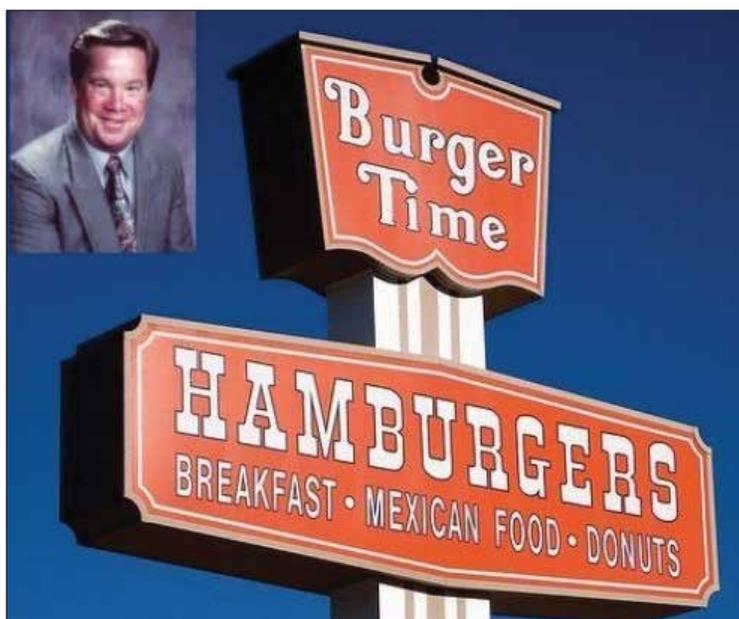
Burger Time has left the building

The Churchill quote we make a “life by what we give” perfectly describes the life’s work of Kevin McGrath president of the It’s Burgertime restaurants in Las Cruces and Silver City.

After over 50 years of service, It’s Burger Time has served its last rolled tacos in Las Cruces. With a sense of accomplishment, a little sadness, and an eye on the future, Kevin McGrath decided it was time to move on. “This decision didn’t come easily, nor did it come overnight, said McGrath, but the time was right.”

McGrath notes that the hardest part was letting go of the Burger Time staff. “We were great because our team was great. I’m going to miss them.”

McGrath began working for Burger Time as a young man, under the tutelage of founder Marvin Lloyd. “I owe so much to Marvin; he saw something in me and taught me everything.” McGrath reminisced. I bought the corporation from the Lloyd estate in the 80s.”



Service is a part of who Kevin is, and McGrath knows his next endeavor will be something that helps Las Cruces. Becoming owner of Burger Time helped Kevin see he had an obligation to give back to the community of Las Cruces. In 1993, while building on a successful business and becoming a prominent community leader, McGrath took over a small

golf tournament supporting high school football in Las Cruces. Over the next 23 years, his annual event became known as the “Burger Time/Sandra B. McGrath All-Activities Golf Tournament” and generated more than \$2.5 million dollars in cash and in-kind services for football booster clubs and other extracurricular activities at all four high schools in Las Cruces.

A legacy of winning is the best way to judge McGrath’s impact on New Mexico high school football. While the tournament was active from 1993-2016, 23 Las Cruces teams played in 21 state championship games and won 14 state championship titles. But there is much more to McGrath’s life work.

Kevin was one of the principal organizers, donors, and fundraisers be-

hind the construction of the Las Cruces Field of Dreams. He served as an executive committee member from 1994-2000 and, most recently, led successful efforts to enhance the high school football complex.

McGrath’s philanthropy has also left its mark on New Mexico State University athletics. He was a 2008 NMSU Aggie Athletic Hall of Fame inductee and a

founding member of the Aggie Sports Association and Men’s Basketball 6th Man Club. McGrath has been a New Mexico Bowl executive board member since 2006. He was named restaurateur of the year by the New Mexico Restaurant Association in 2009 and was inducted into the New Mexico Athletic Association Hall of Fame.

Burger Time has left the building.



Kevin McGrath president of the It’s Burgertime restaurants.

COURTESY PHOTOS

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FROM THE CHAIRMAN

Putting 2020 Behind Us

Many of you are more than happy that 2020 is behind us. I can't say that I blame any of you. Personally, it was a learning experience for me like no other. It brought out the best of me in many ways and in other ways, it brought out the vulnerable version of myself as well as the worst in me.

I count my blessings, as I mostly sat at home after work with my wife and sometimes my suegra (mother-in-law) and we enjoyed each other's company with more conversation than usual and a lot of prayer. Many rosarios were prayed. Platicando and eating and drinking, more than I probably should, but counting my bendiciones each day.

I went from complain- ing, y todavia me quejo,

but it soon turned to the joy and blessing of being with mi amada esposa and my loving family. As the realization hit me that this is how life should be, this is how a marriage should be, this is what it means to be a family. We get caught up on our phones and television (I'm certainly guilty of that) and we neglect real conversation and interaction with others. It's not perfect but

great strides were made in our home.

The media will tell you its own definition of a family and life itself, but to me personal and human contact is how God intended it to be, we are all interconnected by God's grace. That's why we miss those family members and friends we haven't seen or been around.

Yes, I have an "essential" job at the non-profit I represent. At work, my employees became more than that, they are parte de mi familia. This philosophy has been part of what I do as a leader, but it was taken to a new level in the last year. It became more personal. I wanted to protect them even when they were not at work.

This lesson I will hold onto for the rest of my life,

this is how people who work with you and for you should be treated and this is how even in work, love of others prevails. It is servant leadership through love and compassion and it shines.

My leadership role at the Las Cruces Hispanic Chamber of Commerce will soon come to an end, it has been a trying couple of years for me and many things I wanted to accomplish were left undone. It has certainly been an honor and privilege to serve this community, especially the Hispano business community. There is no doubt that the board of directors will select another leader and push forward.

This pandemic has changed many of us. It has brought out lo mejor and the worst in us. And that certainly holds true for

me. I am choosing to only hold on to what has made me a better man... a better husband... a better leader... really a better human being.

2021 will be a challenge for us on a personal level and as a comunidad, but we have to continue to do our part and more important, lift each other up.

We like to blame others for the madness in the world; let's start to change things by beginning with ourselves. Ask yourself, what more can I do? Who can I help? How can I make a difference?

St. Mother Teresa said, "Do not wait for leaders; do it alone, person to person." Leadership begins with ourselves and in our homes.

God bless you and your families and our community always. Dios los bendiga!



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FROM THE PRESIDENT

A Heartfelt Gratitude for Our Heroes

As we move forward into 2021, we should quickly take a look at the unparalleled year of 2020. To say the least, 2020 was really a tough year for Americans and the entire world.

In America, we dealt with numerous catastrophes one after another. We witnessed the good, the bad, and the really ugly unfold in 2020. We were hit with natural disasters from wildfires burning in the West, to a record of 30 hurricanes that pounded us from the East. Overall, 2020 brought us wildfires, tornados, flooding, hurricanes, drought, and record-breaking days of heat.

Also, in 2020 we lost many iconic heroes and some super heroes like Chadwick Boseman, who portrayed the Black Panther, and the original 007 James Bond, actor Sean



CURTIS ROSEMOND
LAS CRUCES HISPANIC
CHAMBER OF COMMERCE

Connery. In the sports world we lost Kobe Bryant, a basketball legend. In the Government sector we lost Supreme Court Justice Ruth Bader Ginsburg and Congressman John Lewis, a civil rights activist icon.

America witnessed the killing of George Floyd and far too many other black men at the hands of white police officers, which added to the fuel of systemic racism. Diverse groups of Black Lives Matters pro-

tested for most of the year. The Proud Boys began protesting and helped further define a divided nation. We also went through months of allegations of illegal voting fraud and law suits in key political states which also held the nation hostage to division. And we also learned of a new controversial conspiracy group of protesters called Q-anon.

With all the disasters in America, we were also challenged with the worst pandemic that has threatened the whole world in over a century. The Wuhan, China, coronavirus hit the streets of our nation. On Feb. 6, CDC announced our first Coronavirus case. The Coronavirus outbreak reshaped the lives of Americans. The virus caused many states to close businesses down for periods of time to slow down the spread of the virus. These

closures caused record high unemployment and the permanent shut down of many small and large businesses throughout the United States. Every month, tens of thousands of Americans in every state waited in long lines at food banks for their next meal. Many states had shelter-at-home mandates. This forced children to be educated from home over the internet, while parents worked from their homes, if it was applicable to their businesses.

Despite all of the horrible 2020 disasters and with over 355,000 precious souls lost, we saw a beaconing light at the end of the year.

Americans now have three vaccines, with emergency usage approval by the FDA to fight this pandemic.

Even with the devastating pandemic, we are grateful for the groups of heroes that are helping to keep our country moving forward. Those heroes showed their courage, dedication, sacrifice, patience, love, grace, and hope.

We can all agree that our heroes have been those frontline and essential workers that have kept us moving forward. We are grateful to all the medical-healthcare workers, protective service workers (police, firemen, EMTs), grocery

and general merchandise store workers, food and processing workers, food pantry workers, janitors and maintenance workers, public workers, agriculture workers, and truck drivers. We witnessed Americans faced with very worst, rising up to be their very best.

Many of us would rather not have to recall anything from 2020. However, I have hope and faith that 2021 will bring us all with good health and on a path back to some normality in our lives.

I wish all of you a safe, healthy and prosperous New Year! May God Bless you always.

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A Quick Glance Back at the Year 2020

January 3rd, Iranian general Qassem Soleimani died during a military airstrike by American forces. The United States confirmed on January 20th and reported to the CDC on January 22nd, its first Coronavirus case. Later in the month on January 26th basketball legend Kobe Bryant dies in a horrible helicopter crash.

February 5th, the Republican-controlled Senate voted and cleared Trump of two impeachment charges. The day after, on the 6th, the first 60-year-old American dies from the coronavirus.

March 3, Super Tuesday reduces the amounts of Democratic candidates running for president. On March 11, the World Health Organization officially recognized the coronavirus outbreak as a pandemic. And on March 13, Trump declared the coronavirus pandemic a national emergency. Also on March 13, Breonna Taylor was shot dead by police in her own home, an event that incited Black Lives Matter protests.

April - Throughout the month of April, many Americans staged protests. Trump continued urging states to reopen businesses to save the economy. The Labor Department reported 14.7% of Americans were unemployed and about 20 million jobs were lost.

May 25th, Memorial Day, a policeman in Minneapolis knelt down on the neck of George Floyd, who died after being restrained for almost 8 minutes. His death re-sparked the Black Lives Matter protests.

June - Joe Biden secured enough delegates to formally clinch the title of Democratic presidential nominee.

July - Europe and other countries banned Americans from traveling to their countries due to the spiraling coronavirus cases in the United States. Also, in July, numerous diverse groups of protesters demanded the removal of confederate monuments. And on July 17th civil rights activist icon John Lewis, who served in the House of Representatives since 1987, passed away.

August - Biden keeps his promise of selecting a female running mate and picks Sen. Kamala Harris as his choice for vice president. On August 23, Kenosha, Wisconsin, police repeatedly shot 29-year-old Jacob Blake, in the back.



OFFICIAL SCOTUS PORTRAIT

Ruth Bader Ginsburg, Associate Justice of the Supreme Court of the United States.

September - Supreme Court Justice Ruth Bader Ginsburg dies on September 18 from pancreatic cancer. Congress immediately began to plan for Ginsburg's replacement with Trump's choice Amy Coney Barrett.

October 2, Trump announced that he and first lady Melania have both tested positive for the Coronavirus. In early October, more than 30 White House aides, officials, and various other staff members tested positive for the Coronavirus.

November 6, Joe Biden was announced as the president-elect by numerous news outlets with a victory landslide of 306 electoral votes to Trump's 232. He legally challenged several states alleging widespread voter fraud and lost each case. As of Dec. 30 Trump had refused to concede the results.

December - The FDA authorized the use of various vaccines, which were immediately shipped out to every state in the country. Also, in December, the Trump administration was ordered to reinstate the DACA program.



PHOTO COURTESY MOUNTAINVIEW REGIONAL MEDICAL CENTER
Dr. K C Banda receiving his COVID-19 vaccine.



BULLETIN PHOTO BY ALBERT VASQUEZ

Christopher Brooks addresses the audience at the Juneteenth Celebration held by the New Mexico State University Black Student Association and the Associated Students of New Mexico State University on Friday, June 19. He told the crowd he was excited to see such a diverse turnout. The Black Lives Matter gathering was in remembrance of when American slavery ended. It also honored the many contributions that African Americans have made in the United States throughout the years, and it was a call for a brighter future for all people of color. The celebration drew more than 100 people and included 10 speakers, dancing and live music.



PHOTO BY ELVA K. ÖSTERREICH

In solidarity with other New Mexico restaurants July 13 The Game II owner Marci Dickerson took to a step ladder to speak. More than 150 people gathered in the restaurant parking lot to protest the shut down of all the state's restaurants.

FROM THE LOS AMIGOS CHAIR

United Way of Southwest New Mexico Invests \$550,000 to Support Nonprofits

For over 63 years, United Way of Southwest New Mexico has been delivering high-demand resources to communities in need and providing individuals with personalized help in crisis situations. With this latest investment, United Way of SWNM has provided \$550,000 in grants to support trusted nonprofits partners and other grassroots charitable organizations in our six-county region. The grants are intended to address urgent gaps in available community resources and have helped keep families in their homes, food banks stocked with staples and critical social services running.

The grant funding opportunities are as follows:

- Community Impact Fund (\$156,000): This grant allows a nonprofit, 501(c)3 organization in our six-

county coverage area- Doña Ana, Grant, Hidalgo, Luna, Otero, Sierra Counties- to apply for funding. Requirements for this application include programs that provide any basic need services such as food and shelter, education services such as after-school programs, and financial stability services such as workforce development, housing assistance, and free tax preparation. Awards are determined by a volunteer grant selection committee.

- Additional Funding to the Nonprofit Emergency Fund (\$47,500): The Community Foundation of Southern New Mexico created this fund as an immediate response to the current health pandemic. United Way of SWNM partnered to provide some additional funding to support this initiative. Orga-



AMANDA MORALES

nizations in our six-county area – including Lincoln County - were encouraged to apply for emergency assistance to recover any revenue that may have been lost from canceled events and/or fundraisers.

- Special Needs Funding (\$57,500): Special requests outside of our annual funding application (Community Impact Fund), have been heavily considered to cover gaps in funding during the pandemic. Organizations

are encouraged to provide a letter of intent with details for the request/need for funds. A couple of special requests have included: A new commercial freezer and refrigerator to a couple of food pantries so that food could continue to be distributed; funding so that a local Education program could revamp their outside patio to adjust how their services are provided; 104 document cameras purchased for all Cobre School District teaching staff to be more effective while teaching virtually.

- Emergency Food and Shelter Program (\$289,000): Doña Ana County has been selected to receive this funding to supplement emergency food and shelter programs in the county. The selection was made by a National Board that is chaired by the U.S.



United Way of Southwest New Mexico

Department of Homeland Security's Federal Emergency Management Agency. Program funds are used to provide the following, as determined by the Local Board in funded jurisdictions: Food, in the form of served meals or groceries, lodging in a mass shelter or hotel, rent or mortgage payments, utility bills, and equipment necessary to feed or shelter people.

Our agency understands that no one singular fund or organization can address

all community needs that have developed from this pandemic. Simply, it is our intent that these grant opportunities can assist with some of the financial strain so that social services can continue to be provided to the most vulnerable in our communities.

For more information on the above mentioned grant opportunities, contact Amanda Morales at impact@uwswnm.org or call the UW Office at 575-524-7561.

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FROM OUR U.S. SENATOR

More help is finally on the way

BY U.S. SENATOR
MARTIN HEINRICH

More help for New Mexico's hospitals, public health systems, and struggling New Mexicans is on the way. Congress finally reached a new bipartisan agreement at the end of last year to support our health care workers and millions of families who are struggling through no fault of their own. The emergency COVID-19 relief package extended unemployment insurance, rental assistance, small business loans, and nutrition assistance for hungry families. The agreement also included new direct financial assistance payments for most American households.

With the major breakthroughs in vaccine development, we secured critical

resources for states, Tribal, and local governments to effectively and equitably distribute vaccine doses in the weeks and months ahead. Any delays or shortfalls in vaccine distribution could prove very costly. The sooner we start to see vaccinations go up, the sooner we can finally put an end to this.

I fought hard to provide \$325 billion in new assistance for small business owners. That includes first and second Paycheck Protection Program (PPP) forgivable loans, with dedicated funding set aside for very small businesses and lending through communi-



HEINRICH

ty-based lenders like Community Development Financial Institutions and Minority Depository Institutions. We made key modifications to PPP to better serve the smallest businesses and struggling non-profits and restaurants. We also passed \$15 billion in dedicated funding for live venues, independent movie theaters, and cultural institutions.

The challenges families have faced in accessing virtual learning this year have only reinforced the importance of bringing high-speed internet service to all of our communities. I am proud that the agree-

ment includes substantial broadband investments for rural and Tribal communities and benefits to help millions of students, families, and unemployed workers afford internet service during the pandemic.

The agreement also provides emergency support for schools, including a provision that I championed. Remote learning has left far too many students behind and can never fully replace the rich experiences teachers provide in their classrooms. The latest science shows that creating safer indoor environments is necessary if we want to safely reopen school campuses. That's why I introduced the Keeping Schools Safe Act and fought so hard to pass new funding to help schools replace their HVAC

and air filtration systems—putting them one step closer to safely reopening for in-person instruction.

While I'm relieved we finally came to this agreement, nobody in Washington should be patting themselves on the back. Americans shouldn't have to wait so long for their elected leaders to do the right thing. As we begin the next congress and look toward working with the incoming Biden administration, I sure hope we can make these partisan battles and last-minute deals a thing of the past.

There is still so much more work ahead to help our communities heal, to help families recover, and to help rebuild our economy. Before vaccines are widely distributed, the best thing all of us can do to make it

through this next difficult stretch is to keep looking out for each other. That means washing our hands, wearing our masks, and avoiding gatherings that lead to more infections. I also encourage everyone who is able to safely support our local businesses in New Mexico who are struggling mightily to stay afloat. We can still order online from many local vendors or place takeout orders from our favorite restaurants.

This past year has been trying for all of us, and there are sadly still difficult days ahead. I am always here if there is any way that I can help you or your family. You can call my Las Cruces office at (575) 523-6561 or visit my website at Heinrich.Senate.Gov. Please don't hesitate to contact my office if I can be of assistance.



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FROM OUR U.S. SENATOR

“We disagree in politics – but not in life.”

BY U.S. SEN. TOM UDALL

That's what the late Republican senator John McCain said about his bond with my uncle, Mo Udall, a longtime Democratic congressman from Arizona. I have been reflecting on these words as I finish my service in Congress because I hope they can guide us moving forward. I leave Congress a troubled optimist—troubled because we're going to need to work together to tackle the big threats to our planet, the COVID-19 pandemic, and to our economy, but optimistic because I know we can.

Finding common ground with those you disagree with is hard. But during my

service in Congress, I've seen that it's possible – even on the big issues.

As we confront a period of intense division, I believe that the fundamental barrier to progress in Congress is the flood of powerful, special interest money drowning out the voices of the American people. Allowing corporations and the wealthy to spend unlimited secret money in our elections promotes extremism and prevents compromise.

That's why I introduced the For The People Act, comprehensive reforms that would make it easier – not harder – to vote, limit special interest money in our elections, and tighten ethics rules to ensure



UDALL

public officials work for the public interest.

Most Americans agree: climate change presents a grave threat to our way of life, especially in New Mexico. In the richest nation on earth, no one should be denied affordable health care. And the health of our economy should be measured by what works

for small businesses and working families, not the wealthiest few.

Despite this polarized political moment, I am proud of what we accomplished together for New Mexico. We fought together to further the federal government's trust and treaty obligations to New Mexico's 23 Tribes and Pueblos. We helped stimulate New Mexico's technology and innovation economy by increasing partnerships with our national labs, invested in education for our kids and worked to establish new protections for our enchanted landscapes.

In New Mexico, the outdoors is not just a place

to recharge and renew—it's a high-powered industry that outpaces the rest of the country, generating \$2.4 billion in GDP per year and employing over 35,000 New Mexicans. That's why I have fought hard alongside community-driven efforts to pass the Great American Outdoors Act, to permanently fund the Land and Water Conservation Fund (LWCF) and put a down payment on the maintenance backlog in our national parks. We got it done on a bipartisan basis, and I believe this law proves that, not only is conservation a political winner, it's a model for how we can rebuild from our current

crisis to create a prosperous and sustainable economy.

The COVID-19 pandemic has shined an unforgiving light on the inequities in our society. Minority communities and communities of color have been hit disproportionately hard by both the health and economic effects of the pandemic. Our economic recovery and public health response should center these communities as we rebuild.

We have the power to solve the crises before us. All it takes is clear eyes and political will, and remembering that we may disagree in politics – but not in the future that we want for our children.

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How to Decide When to Settle Your Debt

BY STEPHANIE SNYDER

Debt settlement, also called debt negotiation, is a debt repayment plan to negotiate with your lenders to accept a small payment as full repayment for your unsecured debt.

The credit card company will agree to you only paying a percentage of the outstanding debt, and the remaining amount is canceled altogether. But before doing this, it is crucial that you understand the pros and cons of doing this process and then making the right choice. Hopefully, after reading this article, you'll have an idea of how to choose the best deal possible.

Pros

Debt settlement has several advantages.

It helps you avoid having to fail for bankruptcy and eventual repossession. Sometimes people think there's no middle ground between stability and complete financial ruin. But remember that there are options; you have to know where to look. Eliminating late fees, penalties, and

accumulated interest is a significant relief, and it gets those incessant creditors off your back. If you have fallen into financial hardship, as so many people are these days, this is an effective and streamlined way to ease the pressures you're facing. No one likes to be hounded, and no one wants their debt to mount.

You'll be able to get out from under your debt faster than you otherwise would have. With a debt settlement company on your side, you can hopefully reach a settlement agreement and stick with a manageable repayment schedule that works for you.

Cons

But there are some downsides.

It might hurt your credit score. Once you settle a debt, your credit score may take a hit because you are not paying back everything, and a settlement could stay on your report score for years. However, even if you do owe so much money, the chances are that you will recover.

Once you have debt cleared and are given a clean slate, it's easier to build back up, and you have a high chance of getting back on your feet.

There may be settlement fees. If you go with a company, they are a business, and they may charge you fees for negotiating your debt consolidation. Keep in mind that this shouldn't happen unless a settlement is reached that you agree on! Depending on the amount of debt that is settled, it may be considered taxable by the IRS.

Why Don't People Do This More Often?

Now that you have an idea about debt settlement pros and cons, it is time for you to decide whether or not the decision is right for you. Of course, the



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initial step may seem challenging, especially if you have no idea about this process, but help is just around the corner. If you want to find the answer to that question for your specific financial situation, I suggest you go online and do some research.

You may be asking, "If debt settlement is such a great idea, why don't more people use it to eliminate their debt?" The main reason is that many people are too fearful or even ashamed to follow through with it. They

think it will be challenging to do it, and most people don't like asking for help. And many people believe that it requires a lot of commitment, effort, time, and energy. These are just some of the reasons why they fail.

Debt settlement is not difficult; it is straightforward. You should only think about a few things, and you will be able to accomplish it. Just be patient, find a company you can trust, follow the guidelines, and you will achieve it in no time. If you are serious about solving your debt problems, debt settlement may be the solution for you. However, you must know the pros and cons before deciding whether to do it or not. And it is also vital that you consult your financial advisor about debt settlement. For those who do not have the time or patience and do not have a financial advisor of any kind, professional help is your next best bet. It would help if you asked someone in the company that you have hired to help you with the process.

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