



CORO LUX



*Chorus of Light*



NEWS OF NOTE



CORO LUX IS BUILT ON THE IDEAL OF “DOING GOOD AS WE DO WELL.” WE BELIEVE THAT IN DIVERSITY THERE IS STRENGTH. WE BELIEVE THE VOICES OF THE WORLD SHOULD BE HEARD, REGARDLESS OF ETHNICITY, GENDER, RELIGION, NATIONALITY, OR SEXUAL ORIENTATION. IN THE PAST WE HAVE USED OUR CONCERTS TO CALL FOR PEACE AND TO BENEFIT CHARITABLE CAUSES, AND WE WILL REDOUBLE OUR EFFORTS GOING FORWARD. THROUGH OUR ART WE SING FOR A BETTER WORLD.





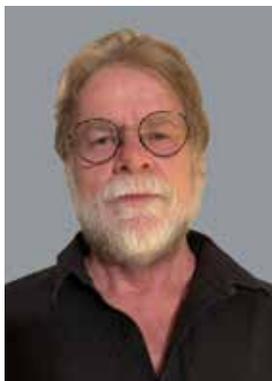
**Kristen Norman** gives us a preview of the articles you'll find in the September issue

[Go to the article](#)



**Bradley Ellingboe** provides the job description for the new *Coro Lux* position of Executive Assistant

[Go to the article](#)



**Dr. Joe Alcorn's** message this month: That which doesn't kill you...mutates and tries again

[Go to the article](#)



**Bradley Ellingboe** writes about our forthcoming concert, *La Fiesta de la Posada* by Dave and Lola Brubeck

[Go to the article](#)



**Ashley Jonkman** interviews Joe Mitchell who sings baritone in the chorus, and is a valued section leader

[Go to the article](#)



**Doing good as we do well**  
Giving the highest quality performances, we also give back to the community

[Go to the article](#)



**Keith Hinds** *Coro Lux* Board President writes about the new Schwab/TD account making it convenient to donate securities

[Go to the article](#)



**Performances by other local music organizations** links to their websites for information about concert schedules and other events

[Go to the article](#)



**Kristen Norman gives us a preview of the articles you'll find in the September issue**

Welcome to the September 2021 edition of the *Coro Lux* newsletter! Fall is in the air yet again, along with the heavenly smell of roasted green chili if you live in New Mexico. While COVID-19 is still stubbornly present, *Coro Lux* is beginning rehearsals now and plans on performing before the year is out. To tide you over until then, have a gander at some of our articles this month!

In the *Coro Lux* newsletter this September we have the regular *Coro Lux* member interview, monthly updates on both what's new in *Coro Lux* and with COVID-19, and an in-depth article on a choral music piece. Joe Mitchell, a baritone in *Coro Lux* and musical educator extraordinaire, was interviewed by our writer Ashley Jonkman for this month's edition. Our esteemed Artistic Director Brad Ellingboe has prepared a wonderful, insightful piece on the choral work *La Fiesta de la Posada* by Dave and Lola



*Lola and Dave Brubeck*

Brubeck. Brad Ellingboe is also the guest columnist for our monthly What's New article about the posting of a new part-time position *Coro Lux* created for an Executive Assistant to help manage our ever-expanding activities. Finally, Dr. Joe Alcorn has

written for us the monthly chorus update on the threat to our collective health, posed by the Delta variant of COVID-19.

I hope you enjoy this month's writings as *Coro Lux* prepares for our upcoming performances. If you need a little pick-me-up, I suggest some New Mexico green chili. No offense to Colorado, but ours is the best!

[Return to the contents page](#)



When the world changes, we're here to help

We applaud *Coro Lux*.

Supporting your community is important to you — and to us. That's why we're committed to helping you make a difference.



**HH Group**  
**Keith Hinds, CFP®, ChSNC™**  
 Wealth Management Advisor  
 505.884.9863  
 keith\_hinds@ml.com  
**Danielle Nelson**  
 Financial Advisor  
 505.884.9864  
 danielle.c.nelson@ml.com

**Merrill Lynch Wealth Management**

2125 Louisiana Boulevard Northeast  
 Albuquerque, NM 87110

[fa.ml.com/hh](http://fa.ml.com/hh) <https://fa.ml.com/new-mexico/albuquerque/hh/>

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BoA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC and a wholly owned subsidiary of BoA Corp.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
----------------------	-------------------------	----------------

The Bull Symbol is a registered trademark of Bank of America Corporation. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S. ChSNC™ is the property of The American College, which reserves the sole rights to its use, and is used by permission. © 2020 Bank of America Corporation. All rights reserved. MAP3088376 I AD 08 20 0430 1472575PM 05201 09 / 2020

**Combine & Save.**



Good things happen when you combine your home and auto insurance with State Farm®. Like saving an average of \$894\* Plus, you'll have a good neighbor like me to help life go right.

**CALL ME TODAY.**



**Paul Jones, Agent**  
 3701 San Mateo Blvd NE  
 Albuquerque, NM 87110  
 Bus: 505 881-6949  
 paul.jones.b9tz@statefarm.com

\* Average annual household savings based on 2016 national survey of new policyholders who reported savings by switching to State Farm.

[paul@teampauljones.com](mailto:paul@teampauljones.com) **State Farm**

State Farm Mutual Automobile Insurance Company, State Farm Indemnity Company, Bloomington, IL  
 State Farm Country Mutual Insurance Company of Texas, Dallas, TX  
 State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL  
 State Farm Florida Insurance Company, Winter Haven, Florida  
 State Farm Lloyds, Richardson, TX



## Seeking an Executive Assistant

By guest columnist  
Bradley Ellingboe

Nothing is static. Everything is either waxing or waning—especially organizations. And as we come out of months of quarantine, I'm delighted to say that *Coro Lux* is in a state of growth, even after several months of not rehearsing or performing. This is due to the work of many people, including many reading this now, but particularly our Board of Directors.

As we enter our seventh year of existence we've found that there is enough to do to necessitate hiring a part-time employee. This is, of course, an added expense, but also a sign of the growing activity of our organization.

A tentative job description is found below. If you, or someone you know, is interested and qualified, please ask them to write to me at [ellingboe@abqcorolux.org](mailto:ellingboe@abqcorolux.org).

### EXECUTIVE ASSISTANT POSITION JOB DESCRIPTION

Albuquerque's *Coro Lux* ("the chorus of light") is seeking an Executive Assistant to help with the operation of this dynamic non-profit. *Coro Lux* is now in its 7th year, and has emerged from the pandemic in a strong position, both financially and artistically.

#### Primary Responsibilities:

- Clerical duties as assigned by the Artistic Director/Conductor
- Assist the Art Director with the production of printed materials
- Work closely with the Board of Directors to help them succeed in their appointed responsibilities

#### Secondary Responsibilities:

- Ideally the candidate will have skills in WordPress (for our web site) and social media (for our Facebook and Instagram accounts)

#### Starting date:

- September 1, 2021, or when the position is filled

#### Salary:

- \$25/hour, with a maximum of 40 hours/month (ca. 10 hours/week)
- This position is for a self-employed, independent contractor

[Return to contents page](#)



When the world changes,  
we're here to help

We applaud *Coro Lux*.

Supporting your community is important to you — and to us. That's why we're committed to helping you make a difference.



**HH Group**  
**Keith Hinds, CFP®, ChSNC™**  
Wealth Management Advisor  
505.884.9863  
[keith\\_hinds@ml.com](mailto:keith_hinds@ml.com)

**Danielle Nelson**  
Financial Advisor  
505.884.9864  
[danielle.c.nelson@ml.com](mailto:danielle.c.nelson@ml.com)

#### Merrill Lynch Wealth Management

2125 Louisiana Boulevard Northeast  
Albuquerque, NM 87110

[fa.ml.com/hh](http://fa.ml.com/hh) <https://fa.ml.com/new-mexico/albuquerque/hh/>

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BoA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC and a wholly owned subsidiary of BoA Corp.

Investment products:

Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value

The Bull Symbol is a registered trademark of Bank of America Corporation. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S. ChSNC™ is the property of The American College, which reserves the sole rights to its use, and is used by permission. © 2020 Bank of America Corporation. All rights reserved. MAP3088376 | AD 08 20 0430 | 472575PM 0520 | 09 / 2020

# Combine & Save.



Good things happen when you combine your home and auto insurance with State Farm®. Like saving an average of \$894\* Plus, you'll have a good neighbor like me to help life go right.

**CALL ME TODAY.**



**Paul Jones, Agent**  
3701 San Mateo Blvd NE  
Albuquerque, NM 87110  
Bus: 505 881-6949  
[paul.jones.b9tz@statefarm.com](mailto:paul.jones.b9tz@statefarm.com)

\* Average annual household savings based on 2016 national survey of new policyholders who reported savings by switching to State Farm.

[paul@teampauljones.com](mailto:paul@teampauljones.com)

State Farm Mutual Automobile Insurance Company, State Farm Indemnity Company, Bloomington, IL  
State Farm Country Mutual Insurance Company of Texas, Dallas, TX  
State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL  
State Farm Florida Insurance Company, Winter Haven, Florida  
State Farm Lloyds, Richardson, TX



# CORO LUX

## That which doesn't kill you...mutates and tries again

By Dr. Joe Alcorn

This month I want to write about understanding mutations, and then about the current most problematic example, the Delta Variant of SARS CoV 2.

What is a successful viral 'mutant'? Basically, it's a version of the 'original' virus with one or more specific alterations - 'mistakes' - in its genetic code that just happen to provide the virus some advantage in proliferation such that it can out-compete other viral 'versions' and become the dominant form of SARS CoV 2...at least for now.

Mistakes? Yes - every time the virus hijacks a cell to make several thousand copies of its genetic plan and package them as new viri, there is the potential for an error in the transcription of its genes, its RNA.

Think of these errors as similar in origin and consequence to those humans might make in copying plans.... For example imagine you live in a Medieval world with a very successful business in large military machines - catapults and trebuchets. Most all the trees in your province have been burned as fuel but with your cohort of scribes, you are able to sell plans as fast as they can be copied from you original. Monks are the traditional copiers of manuscripts but you are progressive and hire Monks AND Nuns as scribes.

But scribes can get distracted and mistakes DO creep into the copies-the more-so since many of your very literal customers elect to copy these plans locally, selling their own copies of copies. (Nobody has figured out yet the value of a proof-reader and we have set aside for now the class of TRANSLATIONAL errors made on site, when perfectly drawn plans are mis-read by the craftsman.... ) In one case a scribe seems to have transcribed a T for a K and your customer gathered 'Oats' for catapult construction rather than 'Oaks'. In another case, thongs made of 'Feather' didn't hold up like the intended 'Leather'.

Most such transcriptional errors simply resulted in defective equipment (and conquered customers). But many errors just don't result in any change at all - for instance, when a 2.5 inch strut is erroneously rendered 2.25, function of the axle it supported is unaffected. Nevertheless, every once in a while an error creeps into a plan that is an

*Continued on following page*



### When the world changes, we're here to help

### We applaud Coro Lux.

Supporting your community is important to you — and to us. That's why we're committed to helping you make a difference.



**HH Group**  
**Keith Hinds, CFP®, ChSNC™**  
Wealth Management Advisor  
505.884.9863  
keith\_hinds@ml.com  
**Danielle Nelson**  
Financial Advisor  
505.884.9864  
danielle.c.nelson@ml.com

#### Merrill Lynch Wealth Management

2125 Louisiana Boulevard Northeast  
Albuquerque, NM 87110

fa.ml.com/hh <https://fa.ml.com/new-mexico/albuquerque/hh/>

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BoFA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC and a wholly owned subsidiary of BoFA Corp.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
----------------------	-------------------------	----------------

The Bull Symbol is a registered trademark of Bank of America Corporation. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S. ChSNC™ is the property of The American College, which reserves the sole rights to its use, and is used by permission. © 2020 Bank of America Corporation. All rights reserved. MN79088376 | AD 08-20-0430 | 472575PM 0520 | 09 / 2020

# Combine & Save.



Good things happen when you combine your home and auto insurance with State Farm®. Like saving an average of \$894\* Plus, you'll have a good neighbor like me to help life go right.

**CALL ME TODAY.**



**Paul Jones, Agent**  
3701 San Mateo Blvd NE  
Albuquerque, NM 87110  
Bus: 505 881-6949  
paul.jones.b9tz@statefarm.com

[paul@teampauljones.com](mailto:paul@teampauljones.com)



\* Average annual household savings based on 2016 national survey of new policyholders who reported savings by switching to State Farm.

State Farm Mutual Automobile Insurance Company, State Farm Indemnity Company, Bloomington, IL  
State Farm County Mutual Insurance Company of Texas, Dallas, TX  
State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL  
State Farm Florida Insurance Company, Winter Haven, Florida  
State Farm Lloyds, Richardson, TX

*That which doesn't kill you (continued)*

improvement on the original design. Maybe a support piece of 4 inches gets rendered as 14 inches and the additional strength turns out to improve performance. And who can forget when a scribe forgot the C on the low-cost, kitchen-counter Trebuchet plans, so that when built it hurled Rockery and not Crockery, solving a major ammunition problem.

In the end, the Oat or Feather-based machines are disasters, their use results in the loss of cities and nobody wants to copy them so they essentially disappear. Whereas, the rare catapult with an improved structure arising from transcriptional error has disproportionate success, and the victors promulgates its accidentally-improved technology and pretty soon it is the new standard, dominating the marketplace. A single transcriptional error can make all the difference...

Of course a Corona virus is not a catapult. The virus is its own scribe, susceptible to errors when copying its own genetic plan. But this is more or less how mutations 'work': the task of replication results in transcriptional errors coding for variants of the original plan that are mostly inferior to the original.... but as with error-prone scribes, the more copies generated, the more likely that one of those errors turns out to be an improvement on the original.

The Delta variant of SARS CoV2, half-a-dozen mutations removed from the original virus, is clearly way more effective at moving from person to person. It gets into our cells more quickly and seems to populate the upper airways more densely. The Replication Number (aka R-nought) of Original Alpha SARS CoV 2 was between 2.5 and 3 meaning on average every infected person infected 2.5-3 others. (See previous columns for further details and implications).

Whereas the Delta variant-infected seems to infect 5 or more. This viral behavior does NOT invalidate previously discussed strategies for reducing infection-risk. Reducing the likelihood of a Delta variant getting a crack at one of your tracheal or lung cells by distance and by barrier, as well as responding to infection by swift and decisive vaccine-stoked antibody production still works. But these strategies have to be employed diligently to be effective. The Delta variant can be spread not just 1 or 2 days before symptoms but 3 or 4 days before. (An implication of this higher R-nought of 5 is that that mythical Herd Immunity for R of 3 required two of three Americans be vaccinated; an R of 5 means we'd need 4 of 5.) And the viral load exhaled in breathing alone is, at least anecdotally, high enough to pass without prolonged contact. (Indeed, a well-documented case in Australia appeared to require no more than unvaccinated people walking by each other in a store...)

Remember SARS CoV 2 Delta still has only three

*Continued on following page*



**BRUNNI-KARR**  
Rental & Management Agency

### About Brunni Karr

Albuquerque Professional Property Management Brunni Karr Agency Mission Statement: The mission of BKA is to provide quality service to single-family property owners and residents in Albuquerque, New Mexico, demonstrating integrity and professionalism. Brunni Karr Agency, Karr Agency, is operating in Bernalillo County, New Mexico, specializing in full service, single-family residential property management. The company has been operating since 1979. The Brunni Karr Agency, a leader in the Albuquerque single-family residential property field, which manages approximately 400 single-family residential properties and is a member of the National Association of Residential Property Managers® (NARPM)

Charles Irwin  
Qualifying Broker  
License # 20332

[www.brunnikarr.com](http://www.brunnikarr.com)



*That which doesn't kill you (continued)*

choices: 1) to stay in one person until that person's immune system eradicates it; 2) to stay in one person until that person is dead, or; 3) to be coughed/sneezed/breathed/sung into the lungs of a new person in whom the replication can start over again. Choices 1 & 2 are notably poor for the virus, but remain the basis for masks and distancing— though with Delta we will likely have to consider the indoor distance that is 'safe' to be greater than we've used to date.

Notice, too, that the impact of vaccine is AFTER infection. This is an important point. Successful vaccination promotes rapid recognition and deployment of antibodies from the blood-born B lymphocytes and Plasma cells when they are disturbed by SARS CoV 2 infection. SOME antibodies are present outside of the blood but not in abundance. Meanwhile, COVID 19 begins with the invasion of the nice bloodless surface of respiratory cells by the viral Spike protein tricking those cells into allowing entry. Abundant antibodies aren't hanging out in that space waiting for something to attach to - their production is provoked by the presence of virus and directed toward launching into the blood stream, from which they get to lung tissue and especially virus- destroyed lung tissue quickly, of course, but they were never expected to prevent INFECTION. Rather they were expected to - and DO - protect against ILLNESS!

As I write this we are in early August. By the 5th of this month the US had surpassed 100,000 cases of COVID-19 for the first time since early February and the average number of daily cases is again well above that figure just a week later and more than ten times the most recent low (of about 11,500 in mid-June) while still increasing. Hospitalizations are on the rise and deaths, as well. Modeling in New Mexico suggests we will be up to a thousand cases per day by September, with 2-6 daily deaths (per the last State Health Department update on 8/11/21). Virtually all NM cases are now Delta variant, and more than 90 percent of those hospitalized, and virtually all who die across the country are unvaccinated. Whether Delta causes more severe illness than the original is surprisingly hard to tell considering that the most at-risk original population - the elderly - is now mostly vaccinated, but also that, in general, the attention to masking and distancing of early 2021 is not as stringent now, so those higher Delta viral 'doses' are probably encountering more maskless people up close and personal than the viral variants were back in February or March. But the death rates now in August's typical patient are the same as the death rates in the spring. And, as I write, we are very close to hearing the data to determine if booster doses of vaccines can further improve protection against significant illness (though not how the additional

*Continued on following page*

**CORO LUX**

## There's a time for applause, and a time for a helping hand

**Although many of our activities have been curtailed by the need to quarantine, nonetheless, our expenses continue. As we do everything in our power to emerge from this pandemic as a healthy organization, we ask that you consider making a contribution. Coro Lux is a 501(c)(3) non-profit and all donations are tax-deductible as allowed by law.**

**Go here to donate:**

<https://abqcorolux.org/donations/>

**CORO LUX**

## We're on YouTube!



**Check us out.**

[https://www.youtube.com/channel/UC7MYTsW\\_bnjJun31GBHjwjqO](https://www.youtube.com/channel/UC7MYTsW_bnjJun31GBHjwjqO)

*That which doesn't kill you (continued)*

morbidity we'd forgo by boosters compares to the impact of sending those vaccines elsewhere in the world, lowering the ongoing copying of viral RNA and the opportunities for more transcriptional errors and more insidious viral variants...)

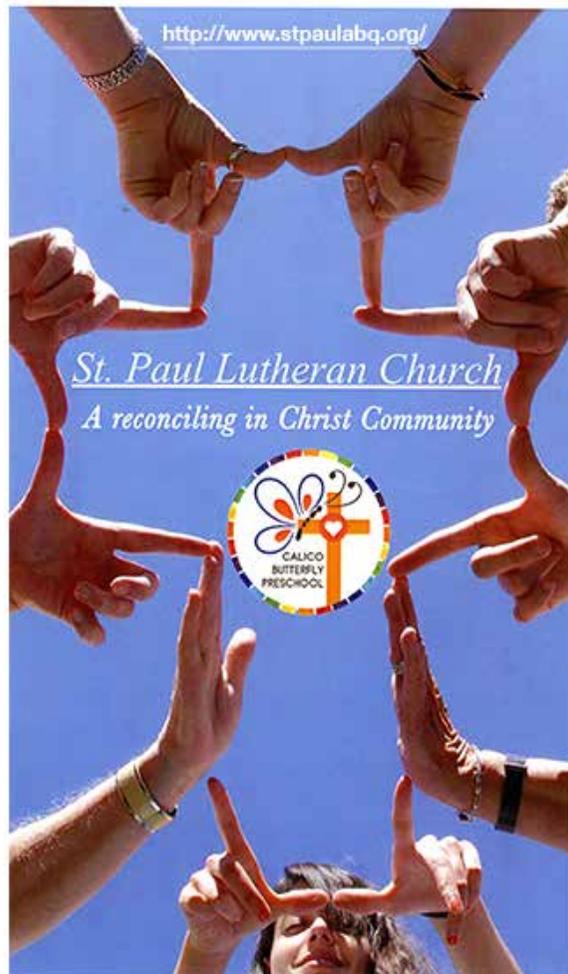
SHOULD we expect that folks without boosters will be at high risk of serious disease? So that we should all be seeking them out?

Yet to be peer-reviewed data from the ongoing Sisonke study in South Africa show that for Johnson & Johnson vaccine in an environment of mostly Delta virus, serious hospitalization and death occurred in about 0.05% of vaccinated health care workers or one in 5000. "Breakthrough infections," with mostly minimal symptoms, occurred in in as many as 30% but it seems the J & J Vaccine-induced antibody response to Delta exposure is so swift and effective that even for this one-time vaccine, protection from serious harm was excellent. There is similar protection against serious Delta variant illness from Moderna and Pfizer vaccines, so that for the vaccinated, it seems likely that their biggest risk from the Delta will not be serious illness, but rather, to be the potential unwitting agent spreading the virus to those who are NOT protected by vaccine, specifically the unvaccinated, the immune suppressed and those age 12 or under. (Once again I can't overemphasize that nearly all the deaths from SARS CoV 2 and especially its Delta Variant are in unvaccinated folks.)

Bottom line - the risk of serious disease from Delta is so low in the vaccinated that it seems unlikely to me that Delta alone will justify any change in vaccine strategy. (Though it remains possible as a separate but overlapping issue that waning vaccination response over time will lead to boosters in some populations.) If the ONLY concern for each of us was our own health, then Delta wouldn't be a viral variant likely to change the vaccinated life much. However, our duty to those who are without effective immunity means masks and distancing indoors - the rules we followed early in the year - are rational and responsible ways to avoid contributing to the spread of this variant to those who remain at risk.

Finally, while it is hard to quantify the impact we have on this pandemic by avoiding infection, it seems that when you quantify the risks to the vulnerable from this highly contagious disease, a life is saved for approximately every 50 people vaccinated. So if each person in the choir could influence just one person each day to go ahead and get the jab...well we could REALLY save some lives.

[Return to the contents](#)



**BRUNI-KARR**  
Rental & Management Agency

### About Brunikarr

Albuquerque Professional Property Management Brunikarr Agency Mission Statement: The mission of BKA is to provide quality service to single-family property owners and residents in Albuquerque, New Mexico, demonstrating integrity and professionalism. Brunikarr Agency, Karr Agency, is operating in Bernalillo County, New Mexico, specializing in full service, single-family residential property management. The company has been operating since 1979. The Brunikarr Agency, a leader in the Albuquerque single-family residential property field, which manages approximately 400 single-family residential properties and is a member of the National Association of Residential Property Managers® (NARPM)

Charles Irwin  
Qualifying Broker  
License # 20332

[www.brunikarr.com](http://www.brunikarr.com)





# CORO LUX

## Contatda *La Fiesta de la Posada* by Dave and Lola Brubeck

By Bradley Ellingboe

Almost a year ago, in only the second edition of our electronic newsletter, I wrote about having to postpone our original plan to perform Dave and Lola Brubeck’s cantata *La Fiesta de la Posada* due to the pandemic. We had planned to give a performance on the exact 100th anniversary of Dave’s birthday. (He was born on December 6th, 1920.)

As I write this now, however, I can speak of our plan to give performances on the final days of Dave’s 100th birthday year. That is, our performances are now scheduled on December 4th and 5th, 2021, so we’ll get our shows in under the wire and can still call it a 100th birthday party! (Or an early 101st birthday celebration.)

Dave Brubeck began his storied career in the late 1930s. However, in 1980 he became a practicing Catholic. As he once said, “I didn’t convert to Catholicism, because I wasn’t anything to convert from. I just joined the Catholic Church.” From that time forward, many of his compositions were often on spiritual themes. *La Fiesta de la Posada* falls into this category. It requires piano, two guitars, two trumpets, string bass and two percussionists, as well as soloists, adult chorus and children’s chorus.

There are many in New Mexico who will need no introduction to the concept of “La Posada.” In Spanish, the word “posada” means “inn,” and so *la posada* is a ceremonial portrayal of Mary and Joseph trying to find room in the inn before their child Jesus is born. In northern New Mexico these “posadas” take place between December 16th and 24th. In many ways the tradition is similar to going Christmas caroling because, indeed, Spanish-language carols are sung, and “the wandering pilgrims” are often invited in for refreshments at the homes of those they visit while reenacting this ancient story.

The Brubecks wanted to expand on this tradition and make it even more of a celebration. Hence, *la fiesta de la posada*. The majority of the text was written by Dave’s wife, Lola Whitlock Brubeck. They were married in 1942 and celebrated their 70th anniversary before Dave passed away later in 2012. Lola died two years later, in 2014, at the age of 90.

On the inside cover of the score, Dave writes,

*(Continued on the following page)*



### When the world changes, we’re here to help

We applaud Coro Lux.

Supporting your community is important to you — and to us. That’s why we’re committed to helping you make a difference.



**HH Group**  
**Keith Hinds, CFP®, ChSNC™**  
Wealth Management Advisor  
505.884.9863  
keith\_hinds@ml.com  
**Danielle Nelson**  
Financial Advisor  
505.884.9864  
danielle.c.nelson@ml.com

#### Merrill Lynch Wealth Management

2125 Louisiana Boulevard Northeast  
Albuquerque, NM 87110

fa.ml.com/hh <https://fa.ml.com/new-mexico/albuquerque/hh/>

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as “MLPF&S” or “Merrill”) makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation (“BoA Corp.”). MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC and a wholly owned subsidiary of BoA Corp.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
----------------------	-------------------------	----------------

The Bull Symbol is a registered trademark of Bank of America Corporation. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S. ChSNC™ is the property of The American College, which reserves the sole rights to its use, and is used by permission. © 2020 Bank of America Corporation. All rights reserved. MAP3088376 | AD 06-20-0430 | 472575PM 05/01/09 / 2020

# Combine & Save.



Good things happen when you combine your home and auto insurance with State Farm®. Like saving an average of \$894\* Plus, you’ll have a good neighbor like me to help life go right.

**CALL ME TODAY.**



**Paul Jones, Agent**  
3701 San Mateo Blvd NE  
Albuquerque, NM 87110  
Bus: 505 881-6949  
paul.jones.b9tz@statefarm.com

\* Average annual household savings based on 2016 national survey of new policyholders who reported savings by switching to State Farm.

[paul@teampauljones.com](mailto:paul@teampauljones.com) **State Farm®**

State Farm Mutual Automobile Insurance Company, State Farm Indemnity Company, Bloomington, IL  
State Farm Country Mutual Insurance Company of Texas, Dallas, TX  
State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL  
State Farm Florida Insurance Company, Winter Haven, Florida  
State Farm Lloyds, Richardson, TX

(Brubeck continued )

“details of *Las Posadas* may vary from region to region, but certain essentials remain wherever the customs are observed. Children, always an important part of the festivities, join with adults to form a torch and lantern procession and the streets become as crowded and bustling as ancient Bethlehem at census time.”



Iola and Dave Brubeck

He goes on to say “as a musician, I have toured Mexico six times and always enjoyed listening to the folk music of the various regions. The ethnic music reflects those qualities I most admire in a people... dignity in moments of tragedy, infectious high spirits in moments of joy, and an unshakable religious faith made evident in a strong sense of one’s own worth and a deep respect for the shared values of one’s own group— family, church,

village. These qualities, I think, are universal to people with a strong communal sense— an increasingly rare attribute in urban culture. It is the sense of sharing in an event which I have tried to capture in the simple retelling of the Christmas story.”

Our performance requires a children’s chorus and, as I write this article, we are in the process of creating one for our performances. We are blessed to have many fine music educators within our group, so we have access to interested young people, and we are especially lucky that one of our newest members has a deep interest in forming and leading this ensemble.

Gabrielle “Gabby” Dietrich recently moved to Albuquerque with her husband, who was raised here. She holds a doctorate in choral music and, before moving to New Mexico, she had a children’s and youth chorus at her previous job in Erie, Pennsylvania. Gabby has graciously offered to “honcho” this. If you know of young people who might be interested, please write me at [ellingboe@abqcorolux.org](mailto:ellingboe@abqcorolux.org). Details are still being worked out, not least because of a spike in infections, but at the present time our plan is to begin rehearsals in October.

The rise of the Delta variant has cast a pall over some of our preparations. Nonetheless, I remain a “glass half full” sort of fellow and therefore ask you to mark Saturday, December 4th at 6 pm and/or Sunday, December 5th at 3 pm to attend one of our two performances of this lovely piece. Both performances will be held at St. Paul Lutheran Church in Albuquerque and, as the time draws nearer, you’ll be able to find more information on our website: [abqcorolux.org](http://abqcorolux.org).

[Return to the contents page](#)



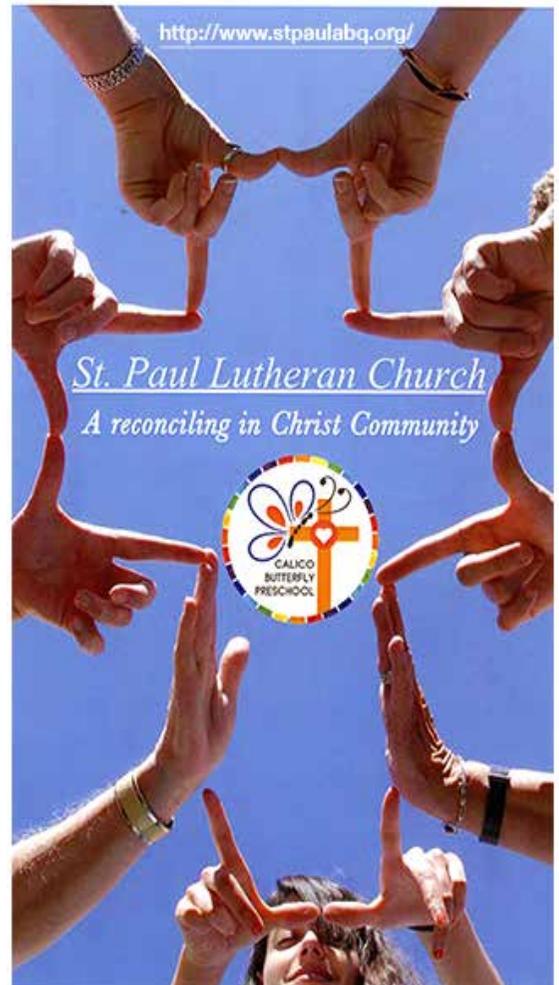
**BRUNI-KARR**  
Rental & Management Agency

### About Bruni Karr

Albuquerque Professional Property Management Bruni Karr Agency Mission Statement: The mission of BKA is to provide quality service to single-family property owners and residents in Albuquerque, New Mexico, demonstrating integrity and professionalism. Bruni Karr Agency, Karr Agency, is operating in Bernalillo County, New Mexico, specializing in full service, single-family residential property management. The company has been operating since 1979. The Bruni Karr Agency, a leader in the Albuquerque single-family residential property field, which manages approximately 400 single-family residential properties and is a member of the National Association of Residential Property Managers ® (NARPM)

Charles Irwin  
Qualifying Broker  
License # 20332

[www.brunikarr.com](http://www.brunikarr.com)





Ashley Jonkman



**Ashley Jonkman interviews Joe Mitchell, singing base in the chorus, and valued section leader**

Joe Mitchell has had a great year. Like all of us, there have been challenges and struggles, but for Joe, the triumphs outweigh the difficulties. For starters, he got married to his partner of 6 years, John, at the end of June. The two enjoyed a sunny honeymoon this summer in California, exploring San Francisco, Yosemite, and Napa Valley.

A self-described band kid turned choir kid, Joe found that he preferred choir to band; "I'd always loved singing, since I was a little kid. I sang in the youth choir in church and I found I really loved making music with my voice and with other people." He was busy in high school, participating in band, choir and theater; his senior year he starred in one of his favorite musicals, Little Shop of Horrors, as Seymour. In addition to his starring roles, he had the honor of being the student music director for his school's production of Seussical.

Originally from Belen, New Mexico, Joe knew from a young age that he wanted to be a teacher. His experiences in theater and music only solidified that notion. He began his studies in music at UNM and graduated in 2017, when he immediately landed a job as a general music teacher at a school in which he saw 500 students per week. While the energy of all those younger children was fun, Joe realized he preferred teaching older students, and eventually became the choir director at Tony Hillerman Middle School and Volcano Vista High School—in fact, his first year there was 2020-2021, a unique and challenging school year like never before.

Joe—who's positivity and enthusiasm are contagious—didn't let the shadow of a politically charged global pandemic get him down. While working from home as choir director seems next to impossible for many of us, Joe made the best of the situation and set up a home office/studio. Complete with double computer monitors, keyboard, external microphone, wifi extender, and more, Joe charged forward with his vision for his music program. Using software in which students could record themselves and send files back and forth, Joe ran virtual rehearsals, as well as took the opportunity to teach theory, music history, and music appreciation. The challenge proved helpful for his own singing as well; "While I heard my students sing so much less, I heard

*(Continued on the following page)*



When the world changes, we're here to help

We applaud Coro Lux.

Supporting your community is important to you — and to us. That's why we're committed to helping you make a difference.



**HH Group**  
**Keith Hinds, CFP®, ChSNC™**  
Wealth Management Advisor  
505.884.9863  
keith\_hinds@ml.com  
**Danielle Nelson**  
Financial Advisor  
505.884.9864  
danielle.c.nelson@ml.com

**Merrill Lynch Wealth Management**

2125 Louisiana Boulevard Northeast  
Albuquerque, NM 87110

fa.ml.com/hh <https://fa.ml.com/new-mexico/albuquerque/hh/>

Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") makes available certain investment products sponsored, managed, distributed or provided by companies that are affiliates of Bank of America Corporation ("BoA Corp."). MLPF&S is a registered broker-dealer, registered investment adviser, Member SIPC and a wholly owned subsidiary of BoA Corp.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
----------------------	-------------------------	----------------

The Bull Symbol is a registered trademark of Bank of America Corporation. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S. ChSNC™ is the property of The American College, which reserves the sole rights to its use, and is used by permission. © 2020 Bank of America Corporation. All rights reserved. MAP3088376 I AD 08 20 0430 1472575PM 0520109 / 2020

**Combine & Save.**



Good things happen when you combine your home and auto insurance with State Farm®. Like saving an average of \$894\* Plus, you'll have a good neighbor like me to help life go right.

**CALL ME TODAY.**



**Paul Jones, Agent**  
3701 San Mateo Blvd NE  
Albuquerque, NM 87110  
Bus: 505 881-6949  
paul.jones.b9tz@statefarm.com

\* Average annual household savings based on 2016 national survey of new policyholders who reported savings by switching to State Farm.

[paul@teampauljones.com](mailto:paul@teampauljones.com)

State Farm Mutual Automobile Insurance Company, State Farm Indemnity Company, Bloomington, IL  
State Farm Country Mutual Insurance Company of Texas, Dallas, TX  
State Farm Fire and Casualty Company, State Farm General Insurance Company, Bloomington, IL  
State Farm Florida Insurance Company, Winter Haven, Florida  
State Farm Lloyds, Richardson, TX

(Joe Mitchell continued )

myself singing so much more. I had to really work on my upper range this year!”

As students came back to school in person, the challenges remained. Choir was meeting outside, spaced 9 feet apart, with masks—a set-up that was intimidating for many singers, especially younger students who were less experienced. Joe says many of his students felt as though they were singing alone in that environment. The relief they all felt when students were allowed back inside was great—Joe remembers his students excitedly saying they didn’t care what they sang, they just wanted to be together and make music! For any music director, that attitude from students makes for great rehearsals and a wonderful foundation to a music program. Joe smiled, “that honestly made my week when they would say that!”



Joe Mitchell

Joe has a busy year ahead, serving as the Albuquerque New Mexico Music Educators Association Choral Vice President, and says he’s cautiously optimistic. His main philosophy is adaptation—while he’s ready to pivot and change at the drop of a hat, he’s hoping to do everything they didn’t get to do last year, and is moving forward by planning events such as honor choir, solo and ensemble and more.

“Having the kids in person for the start of the year will make such a difference. It will make a world of difference to build community and confidence to actually be able to sing together.”

While Joe certainly has enough on his plate to keep him busy, *Coro Lux* serves as a great outlet for Joe to get a chance to sing and be a part of a musical group rather than the director. He first heard of Brad Ellingboe his senior year of high school at All-State choir; “We sang ‘He Wishes for the Cloths of Heaven.’ It just struck me as the most beautiful song I’d ever heard. I was so enamored with it—it had a lot of “Brad chords.”

As for singing with *Coro Lux*, the best part for Joe is that “it feels like the music we’re performing isn’t being learned just to learn. We perform beautiful music and bring it to people who might not otherwise hear it. We help so many other organizations around Albuquerque. I just love performing and being on stage, seeing an audience really fulfills me in a different way than teaching.”

While skilled at performing and conducting classical music, Joe says he doesn’t listen to it much in his free time, instead preferring indie music such as Iron & Wine, and electronic music. He loves going to concerts and live performances and is hoping to get back to doing so very soon. Like many of us, he is looking forward to the year ahead, one that is, we hope, much different than the one behind us; “I can’t wait to get back to work this year!”

[Return to the contents page](#)



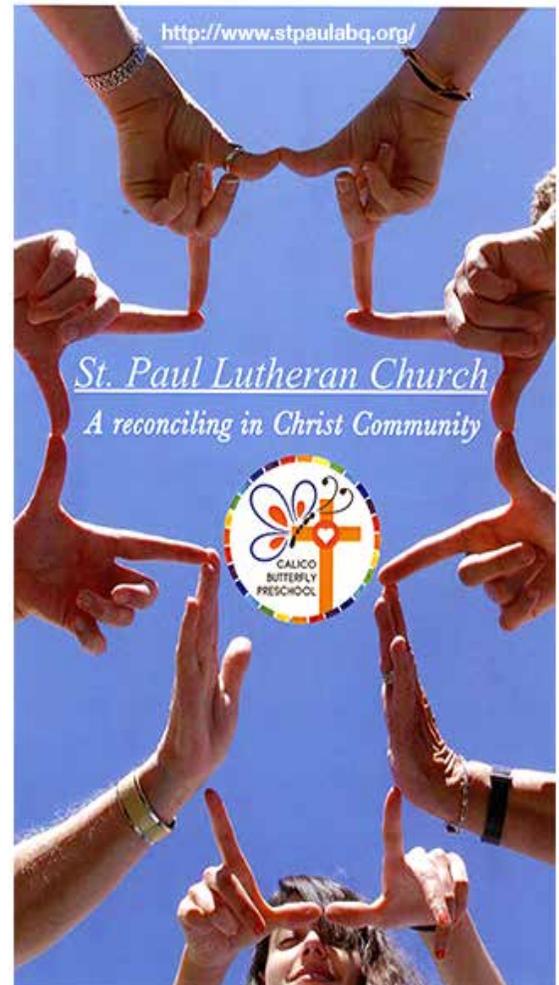
**BRUNI-KARR**  
Rental & Management Agency

### About Bruni Karr

Albuquerque Professional Property Management Bruni Karr Agency Mission Statement: The mission of BKA is to provide quality service to single-family property owners and residents in Albuquerque, New Mexico, demonstrating integrity and professionalism. Bruni Karr Agency, Karr Agency, is operating in Bernalillo County, New Mexico, specializing in full service, single-family residential property management. The company has been operating since 1979. The Bruni Karr Agency, a leader in the Albuquerque single-family residential property field, which manages approximately 400 single-family residential properties and is a member of the National Association of Residential Property Managers® (NARPM)

Charles Irwin  
Qualifying Broker  
License # 20332

[www.brunikarr.com](http://www.brunikarr.com)





## **Coro Lux can now accept charitable donations in the form of securities**

By By Keith Hinds

I am happy to report that ABQ Coro Lux is now the proud owner of an account at Schwab/TD Ameritrade. The Board earlier this year decided to open an account to provide a means by which our non-profit could accept charitable donations in the form of securities. Why? Many people who have retirement or taxable investment accounts prefer to donate stock or mutual funds instead of cash as a way to lower tax bills

Our account is especially suited for two specific philanthropic strategies. One is to make a federal tax-free distribution from your IRA, SEP or SIMPLE retirement account. Eligible IRA owners can make these charitable distributions without having to pay federal income taxes on the distributions. There are some basic guidelines to follow:

- *You must have reached the age when you are supposed to take Required Minimum Distributions from your retirement account.*
- *You may make a charitable distribution for any amount up to your RMD, with a limit of \$100,000 per person.*
- *Charitable distributions from 401(k) plans, 403(b) plans, pension plans or other retirement plans are ineligible. If you are still contributing to your SEP or SIMPLE plan, those are ineligible too.*

*(Continued on the following page)*



## **There's a time for applause, and a time for a helping hand**

Although many of our activities have been curtailed by the need to quarantine, nonetheless, our expenses continue. As we do everything in our power to emerge from this pandemic as a healthy organization, we ask that you consider making a contribution. Coro Lux is a 501(c)(3) non-profit and all donations are tax-deductible as allowed by law.

Go here to donate:

<https://abqcorolux.org/donations/>



## **We're on YouTube!**



## **Check us out.**

[https://www.youtube.com/channel/UC7MYTsW\\_bnjJun31GBHjwjQ](https://www.youtube.com/channel/UC7MYTsW_bnjJun31GBHjwjQ)

(Donations continued )

- *The distribution proceeds must be paid directly to the qualified charity.*

The second strategy is open to anyone fortunate enough to own stock or mutual funds that have appreciated in value. Publicly traded securities are the non-cash assets most frequently donated to charities, and the reason is simple. Aside from the ease of transferring securities, there is the potential to eliminate any capital gains tax you might owe were you to sell the security and donate the cash proceeds instead. Naturally, there are considerations:

- *You can usually deduct the full fair market value of appreciated assets you have held for over a year.*
- *Generally, you must be able to itemize deductions to take advantage of the full tax benefits.*
- *There are limits to the amount you can deduct from your taxable income. The rules for calculating deduction limits can be quite complex.*

As with any matter that involves taxes, you should always consult with your personal investment and tax advisors before making any final decisions. Luckily, we will have access to knowledgeable professionals through a support line at Schwab/TD Ameritrade.

Another resource for information on charitable giving strategies is Keith Hinds, our new Board President. Keith is a CERTIFIED FINANCIAL PLANNER practitioner, and can help with any questions you might have regarding donating to ABQ Coro Lux. Please be assured any conversations will be held in strict confidence.

Give us a call or email if you want to explore your options. Your Board deeply appreciates the generosity of our donors over the years. We hope our new capacity to accept publicly traded securities will benefit our existing donor base, and who knows, encourage more people to help us grow our presence and “do well by doing good!”

[Return to contents page](#)



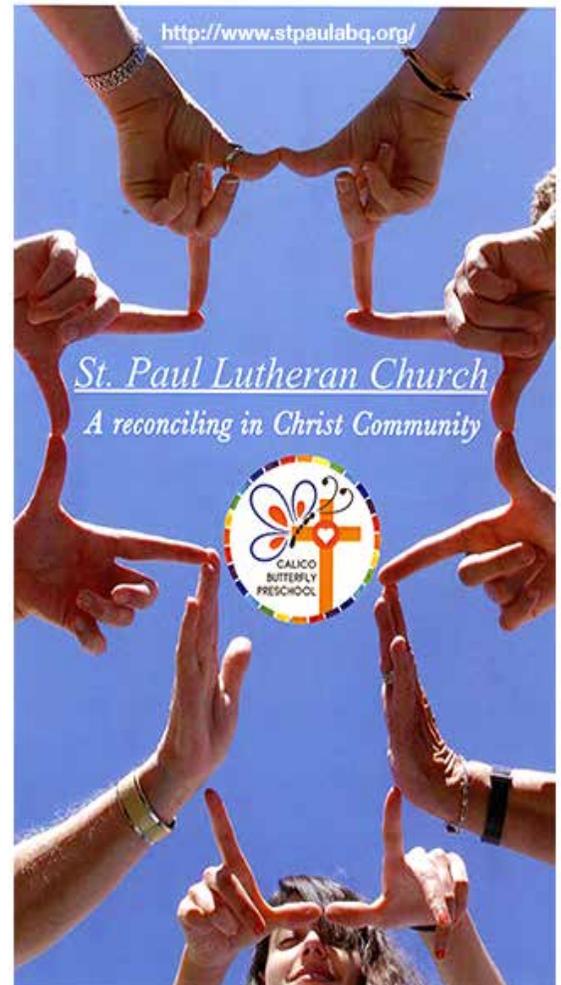
**BRUNI-KARR**  
Rental & Management Agency

### About Bruni Karr

Albuquerque Professional Property Management Bruni Karr Agency Mission Statement: The mission of BKA is to provide quality service to single-family property owners and residents in Albuquerque, New Mexico, demonstrating integrity and professionalism. Bruni Karr Agency, Karr Agency, is operating in Bernalillo County, New Mexico, specializing in full service, single-family residential property management. The company has been operating since 1979. The Bruni Karr Agency, a leader in the Albuquerque single-family residential property field, which manages approximately 400 single-family residential properties and is a member of the National Association of Residential Property Managers ® (NARPM)

Charles Irwin  
Qualifying Broker  
License # 20332

[www.brunikarr.com](http://www.brunikarr.com)





Links to other organizations websites



### SANTA FE WOMEN'S ENSEMBLE

Visit our website <https://sfwe.org> and click on the STILL SINGING link. Please know how much we appreciate your continued support. Thank you and stay well.



Links to videos and more are on the Chorale's website (<https://sdchorale.org/>).



For the latest performance schedule go to: <https://nmphil.org/>



<http://www.quintessence-abq.com>



[Return to the contents page](#)



**BRUNI-KARR**  
Rental & Management Agency

#### About Bruni Karr

Albuquerque Professional Property Management Bruni Karr Agency Mission Statement: The mission of BKA is to provide quality service to single-family property owners and residents in Albuquerque, New Mexico, demonstrating integrity and professionalism. Bruni Karr Agency, Karr Agency, is operating in Bernalillo County, New Mexico, specializing in full service, single-family residential property management. The company has been operating since 1979. The Bruni Karr Agency, a leader in the Albuquerque single-family residential property field, which manages approximately 400 single-family residential properties and is a member of the National Association of Residential Property Managers ® (NARPM)

Charles Irwin  
Qualifying Broker  
License # 20332

[www.brunikarr.com](http://www.brunikarr.com)

