



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 previews the informative articles you'll see in the December issue

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LaVonne Yazzie writes about *Coro Lux* combining forces with the new *El Faro Youth Chorus* to perform the Brubeck's *La Fiesta de la Posada*

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Dr. Joe Alcorn reminds us that we need to return to more careful behaviors—Covid 19 is still with us

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

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Coro Lux reflects on the events and decisions that affected the chorus during the Covid pandemic

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**Kirsten Norman
previews the
informative articles
you'll see in the
December issue**

The Holiday edition of the *Coro Lux* newsletter is here! Grab a couple biscochitos or a bowl of posole to help pretend it feels like winter, and join us on a perusal of our latest update. Don't worry if you are struggling to get in the festive spirit, as you can soon view one of our concerts (in person or streaming) and that will certainly bring you there!

Our artistic director Brad Ellingboe talks this month in detail about our upcoming December performances, with a particular focus on the Handel's



George Frideric Handel

Messiah collaboration between the *Coro Lux* Chamber Chorus and the New Mexico Philharmonic! This month Ashley Jonkman has interviewed one of the *Coro Lux* baritones, Peter Stoll, who brings a delightfully lifelong experience with music and choral singing to the ensemble. Finally, Dr. Joe Alcorn has for us the important reminder

that we need to return to more careful behaviors- COVID-19 is still here. Note that the *La Posada* performances this December by the *Coro Lux* Oratorio Society will be performed in masks.

Thank you for taking time from your busy schedules this time of year to join us for some choral music chat. Here's hoping the new year brings even more to celebrate!

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Jennise Phillips <https://lapuertareale.com>



LaVonne Yazzie reveals the fine details of the coming La Fiesta de la Posada concert

As the end of the calendar year approaches, *Coro Lux* is busily preparing for the December holiday performance of *La Fiesta de la Posada* by Dave and Lola Brubeck scheduled to be performed on Saturday, December 4th at 7pm and on Sunday, December 5th at 3pm at St. Paul Lutheran Church. *Coro Lux* is certainly not alone in these preparations. *El Faro*, the newly created youth chorus under the direction of Dr. Gabrielle “Gabby” Dietrich, is also busily preparing for the concert. In addition to combining forces with *Coro Lux* for *La Fiesta de la Posada*, *El Faro* will also be opening the concert with some specially prepared pieces of their own, whetting anticipation for the final performance of the evening. The first half will also include the combined musical talents of the husband-and-wife duo Hovey and Alexis Corbin playing holiday favorites on marimba and steel drum.

As mentioned in a previous article, the youth chorus will include roles for Mary and the Three Wise Men, allowing for movement on the stage throughout the piece. The choirs will also be joined by a band made of up two trumpets, a string bass, a piano, two guitars, and percussion.

Since the nation continues to be affected by the Delta Coronavirus, *Coro Lux* has prepared months in advance to offer the concert in two formats for the convenience of audience members: either in-person, or in a virtual format to be viewed from the comfort of your own home. To help make this virtual concert a success, *Coro Lux* received assistance from the same professionals who helped in the virtual production of *Janfest* held earlier this year. This much-anticipated virtual performance will be available online in a “Pay What You Wish” format, allowing virtual audience members to pay the monetary amount that they deem appropriate.

Coro Lux will continue to offer in-person tickets for the live performances of *La Fiesta de La Posada* on Saturday, December 4th at 7pm and on Sunday,

(Continued on the following page)



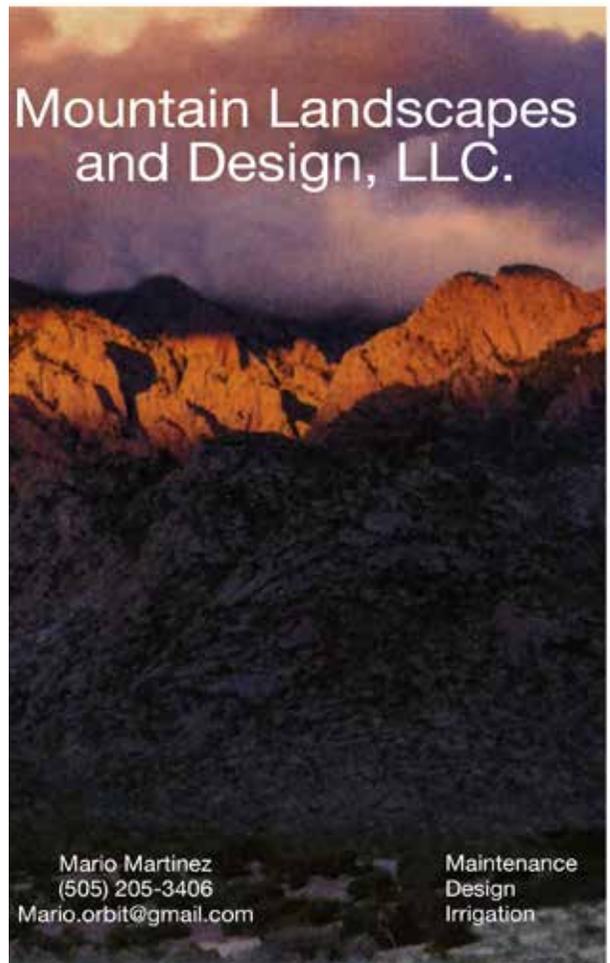
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(La Fiesta de la Posada continued)

December 5th at 3pm at St. Paul Lutheran Church in Albuquerque. Tickets for the live performance will be available at our Coro Lux website: <https://abqcorolux.org/tickets/> and tickets are priced in the following format: \$25 for adults, \$20 for seniors (65 and older), and \$10 for students. For safety purposes and to ensure enjoyment of the concert for all audience members, mask-wearing will be required for all present at the concert. To facilitate social distancing, tickets for the in-person concert will be limited to half of the capacity of the church for the comfort of audience members.

In closing, the upcoming concert of *La Fiesta de La Posada* promises to be an uplifting and festive occasion, combining both youthful and seasoned voices to share Dave and Iola Brubeck's jazz-influenced version of Mary and Joseph as they search for lodging on the eve of Jesus' birth. *Coro Lux* has also embraced available technology to allow the virtual concert to reach a larger audience beyond metro Albuquerque. The upcoming performance of *La Fiesta de La Posada* will be an unforgettable concert, as Coro Lux provides the best vocal talent that Albuquerque has to offer in a premiere event for the holiday season.

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CORO LUX
Chorus of Light
PRESENTS
LA FIESTA DE LA POSADA
MUSIC BY DAVE BRUBECK • TEXT BY IOLA BRUBECK
Saturday, December 4th, 2021 at 7 pm, & Sunday, December 5, 3pm
at St. Paul Lutheran Church, 1100 Indian School Road NE,
Albuquerque, NM 87102 • Adults \$25, Seniors \$20, Students \$10
For more information and tickets go to: abqcorolux.org

La Fiesta de La Posada promises to be an uplifting and festive occasion, combining both youthful and seasoned voices to share Dave and Iola Brubeck's jazz-influenced version of Mary and Joseph as they search for lodging on the eve of Jesus' birth.

Performances: December 4th at 7pm and on Sunday, December 5th at 3pm at St. Paul Lutheran Church in Albuquerque.

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A return to more careful behaviors

by Dr. Joe Alcorn

Last week Pfizer announced an interim analysis of an ongoing trial of a pill given within three days of COVID 19 symptoms onset. Three of 389 patients receiving the drug were hospitalized and none died whereas 27 of 385 given placebo were hospitalized 7 of whom died. Not all these data have been released, let alone peer-reviewed, but if corroborated, there was nearly an order of magnitude reduction in hospitalizations and dramatic reduction in deaths amongst patient treated with this agent.

The Stock of Pfizer promptly went up while the prices of Moderna and BioNtech both plummeted by about 20%.

I'm no Wall Street soothsayer, but it seemed to me that Ms. Market was telling us she anticipated a 2022 in which pills for symptomatic COVID 19 will reduce vaccines to an afterthought. Of course, the projected 700 dollar price of this treatment is much higher than vaccine prices, and for those who distrust the companies that have come up with vaccines in record speed, Pfizer partnered with BioNtech in creating the first approved mRNA vaccine. Nevertheless, this episode suggests that at the moment, our expectations of COVID-19 in 2022 are a little fuzzy.

A year ago many anticipated that the Vaccine Cavalry would ride to the rescue and the future would clearly be one of such high rates of vaccine-induced immunity that rampant spread of the virus would no longer be possible. With respect to SARS CoV 2, the world would be much the same as it is for, say Hemophilus influenza: provided a series of vaccine doses, the disease is all but eliminated while the individual has lifetime protection.

That clear vision has not panned out. Whatever chances there were for 'herd immunity' (basically a prevalence of immunity in the community high enough that a contagious person just wouldn't be able to encounter more than one vulnerable person to infect) have disappeared with ongoing resistance to vaccination and with increasingly contagious strains of the Virus. The duration of vaccine-conferred immunity is still being tuned in, and with it the optimal strategy for vaccination. But it's beginning to look like there will indeed be two sorts

(Continued on the following page)

Great ways to financially support Coro Lux

If you want to support *Coro Lux* and secure a legacy that lasts beyond your lifetime, consider making a federal tax-free charitable distribution from your traditional IRA, rollover IRA, or SIMPLE IRA.

Who qualifies?

- You must be 70 1/2 at the time of the distribution.
- You may distribute any amount up to \$100,000 per tax year.
- You and your spouse may make combined distributions up to \$200,000.
- You may distribute from your traditional IRA and IRRA.
- Charitable distributions from 403(b) plans, pension plans or other retirement plans are ineligible.

How do you apply this strategy?

- The distribution proceeds must be paid directly to *Coro Lux*.
- Charities must receive distributions for each tax year no later than December 31 of the respective tax year to be considered as a donation to the charity year.
- You cannot receive any goods or services in return for the IRA charitable distribution.

Can you use the charitable distribution to meet any required minimum distributions for the year?

- Yes, you can use up to the entire \$100,000 per person each year to satisfy any required minimum distributions you may have for the year, subject to reduction if you made a tax-deductible contribution; please consult your tax advisor for the detailed rules. The amount distributed as a charitable IRA distribution is included in the owner's required minimum distribution for the year, if any.

Your financial advisor should work with you and your tax advisor as you evaluate this strategy to determine whether it makes sense in your overall estate plan.

(More careful behaviors continued)

of people going forward: those that reduce their risks of serious infection by vaccination (among other measures) and those who decline. Presumably sick people in both groups will be grateful for the Pfizer pill and the other treatments available or in the offing. But the Vaccine group will simply have a substantially lower chance of needing those treatments in the first place.

For instance, when Texas recently reported its 19,000th COVID-19 death, 18,881 of those were in the unvaccinated. Washington State reported statistics this week showing in its highest risk group (65 years of age or higher without vaccination) was ten times more likely to die of Covid 19 than the same age cohort that was vaccinated. Bottom line: Vaccinations aren't 100% effective in protecting against severe disease but their impact is dramatic and the single best defense against severe COVID 19 or death. (see <https://covid.cdc.gov/covid-data-tracker/#covidnet-hospitalizations-vaccination>)

And yet...

here we are in a State with one of the higher vaccination rates in the country and our ICUs are full again as infection rates rise. Why is that?

The short answer is that there is no single short answer. But on the other hand there isn't much of a mystery regarding the relevant factors.

First, we may worry that we have a relative failure of vaccines when 15-20% of hospitalized patients have been jabbed. But if I could draw a Venn diagram it would show two overlapping squares. One would be of vaccinated New Mexicans and the other would be the much smaller group of hospitalized New Mexicans. The overlap would be such that 2 % of the Vaccinated Square would overlap and make up 20% of the the smaller Hospitalized Square. In other words, the risk of illness warranting hospitalization after vaccination is only about 2%. It's just that there are a lot of vaccinated New Mexicans so that 2% of a lot of us is the same as 20% of the much smaller number of us that are hospitalized. We exaggerate our feeling of personal risk by focusing on the denominator of Hospitalization rather than the denominator of Vaccinated Citizens.

Second - Remember, the virus doesn't 'surge' but the illness does. Sars CoV 2 is an implacable replication machine, programmed to do the same thing on December 1st as on July 1st. But a viral illness requires a host, and us humans do NOT do the same things year 'round. As winter comes, we spend more time indoors where HVac will rarely remove exhaled viral particles as well as wind and space did outdoors. Furthermore, the dry winter

(Continued on the following page)

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(More careful behaviors continued)

air decreases humidity leading to more evaporation of respiratory droplets, rendering them lighter and increasing the duration of viral suspension in the air-and availability to infect others.

Third - Our peak vaccination rates in New Mexico were achieved in April and our State Data show a pretty clear pattern of increased post-vaccination risk about 5.5 months after that second shot as immunity wanes. Now in November we are more than 6 months beyond that peak but still less than 1/3 boosted. This information - that antibodies wane and boosters are required to maintain immunity - is a new and evolving story but clearly relevant to our increase in cases.

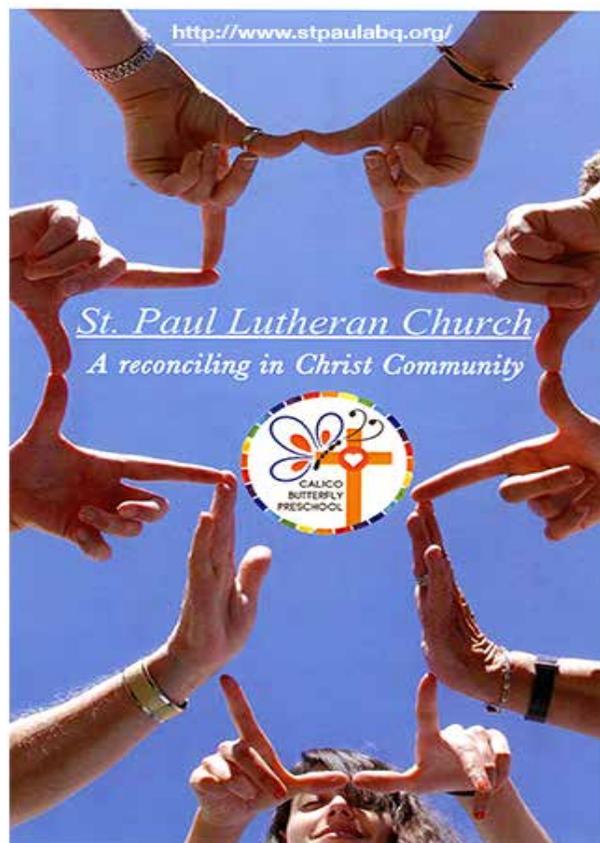
Fourth Fifth and Sixth - Delta Delta Delta! - This was not the dominant strain in NM until July but now it is essentially the only variant in the State. It is at least twice as contagious as the original SARS CoV 2 and that means huge differences in infection risk. The Replication number - the average number of people infected by one of last year's COVID 19 patients - was between 2 and 3. So if one person infected 2.5 others who each in turn infected 2.5 more, then after those two cycles, just over 6 people have the disease and one more cycle (X 2.5) makes nearly 16 . But Delta has an R factor of at least 5. One infects five infects 25 and one more cycle is 125. Which means that plenty of us that dodged the virus originally weren't going to be so lucky the second time around.....

Seventh - and last, *mea culpa*. I've been to the cinema twice, out to eat 4-5 times, to a gym (sorta) regularly all in September and October after having done NONE of those things for a year and a half - and I am not alone. Vaccines don't prevent exposure, but they do make us feel invincible.

Put these factors together and we have rising risk of infection, rising case rates, hospitalization rates, and death rates. There may be other factors of which we are unaware but these are likely enough to explain most of our recent epidemiology.

What do we do? Get the booster as soon as you are eligible. Encourage any unvaccinated people you know to take advantage of this free and life-saving treatment. Return to more careful behaviors, distancing and masking when appropriate. Pay attention to ventilation when indoors. You don't want to be re-breathing stagnant air but you also won't want to spend time directly in the stream of exiting air.

Finally, remember some 10 million Americans are immune suppressed, many of whom will not have a full immune response to vaccination. We literally save their lives by our good behaviors. [Return to the contents page](#)



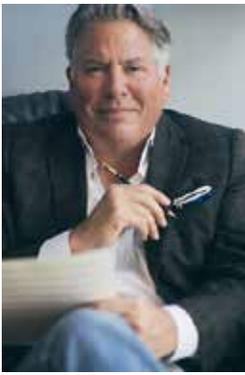
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Handel's Messiah and Coro Lux

by Bradley Ellingboe

Although our main efforts as an organization in December will be our two performances of Brubecks' *La Fiesta de la Posada*, I'd be remiss if I didn't mention that our Chamber Chorus will be performing Handel's magnificent *Messiah* as a part of the New Mexico Philharmonic's offerings this month. The piece will be given twice, on Friday and Saturday evening, December 10th & 11th. Both concerts begin at 7:30 and both will be at Immanuel Presbyterian Church in Nob Hill (114 Carlisle, SE). I'll be conducting and I'm excited to give a performance that will be closer to those that the composer himself might have heard, rather than the massive (and massively slow) performances I heard in my youth.

To enlarge a little on that comment, in the 18th and 19th centuries a tradition came into being whereby *Messiah* was performed by huge forces. Indeed, even Mozart re-wrote Handel's work to make the orchestra louder, so as to be able to accompany more singers. Perhaps the all-time record of this trend was the "Great Handel Festival" of 1857 (the 100th anniversary of Handel's death) held in London's Crystal Palace. That performance fielded a chorus of 2,000 singers and an orchestra of 500!

However, Handel was a writer of the Baroque era, whose music was closely wedded to dance forms. The gigantic numbers of players and singers often used in the 200 years after his death could never dance. In fact, they could barely move!



George Frideric Handel

In the 1950s and 1960s, music historians uncovered Handel's true intentions, and it's from this scholarship that we'll take our cue. To that end, we plan to be quick and lively, delighting in the dance rhythms and polyphony of the work. The *Coro Lux* Chamber Singers are a group of 16 of the finest singers in the city, and they'll be accompanied by a small ensemble of top Philharmonic players. (Continued on the following page)

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(Messiah continued)

Vocal soloists will come from within the group. Our concerts will be much closer to the first performances Handel conducted himself in terms of size of the group, the tempos and the overall “feel,” with the added benefit that modern strings stay in much better tune than those of Handel’s day, when violins with catgut strings stayed in tune for about 5 minutes.

[For those of you who are cat lovers (Greer, take note) the term “catgut” is, in fact, a misnomer. In fact, the strings are made from sheep intestines (too much information!) and are still sometimes used today but, being organic in origin, they are not uniform and tend to stretch at different rates, making anything resembling staying in tune for longer than one piece practically impossible.]

Anyhow, to get back to the point, our *Messiah* performances will be lively, featuring some of the finest instrumental and vocal soloists in the city. And we’re thrilled to once again partner with the Philharmonic! For more information, or to buy tickets, please visit the New Mexico Philharmonic’s website.



Lola and Dave Brubeck

And don’t forget that of you cannot attend our performances of Dave and Lola Brubeck’s *La Fiesta de la Posada* in person, you’ll be able to tune in a week later to our concert video. Not

only will the video contain the best footage gleaned from our shows, but will also provide background information about how we put the event together, including forming the new *El Faro* (“The Lighthouse”) Youth Chorus, organizing the accompaniment— which is a combination of Brubeck jazz and Spanish folk music— and costuming the chorus, the Virgin Mary and the Three Wise Men. Our first foray after a two-year hiatus promises to be a wonderful way to kick off the holiday season. It also observes the 101st

birthday of an American master (Dave Brubeck 12/6/1920 - 12/5/2012) as well as the beloved New Mexican tradition of “la posada.” What’s not to like?

We can even guarantee that no cats will be harmed in the performance of these masterpieces.



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CORO LUX

Ashley Jonkman interviews Peter Stoll, dedicated life-long musician and *Coro Lux* chorus member

For Peter Stoll, music has been a part of his life for as long as he can remember. He fondly describes his childhood as one where there was always “classical music in the air.” Growing up in Lima, Ohio, as the youngest of three boys, Peter and his brothers all took piano lessons from a young age, and their mother made sure to have classical radio on for several hours each day. Perhaps it was the constant exposure to quality music, or the expectation his parents held for each of their sons to become excellent musicians, that drove Peter to become serious about music. His first foray into vocal music was at the fresh young age of 7 years old, as he performed for a friendly group of elementary school principals—though he says he was terrified as he didn’t quite believe that principals would make for a sympathetic audience. He continued to sing in choirs, and by high school was highly involved in choral groups—singing, as well as serving as accompanist. He even played as the rehearsal pianist for the dancers, and played lead piano in a two-piano orchestral reduction for the actual performances of his school’s production of Oklahoma!

Trained as a classical pianist, the score was a little intimidating, and it was in the production that he learned you can (and must!) leave some of the notes out!

Being so involved with music in high school and having been so serious about piano, one might think the most logical career for Peter would’ve been music, but he had other plans. After high school, he set off from Ohio to Cambridge, Massachusetts, where he studied electrical engineering at MIT. Though he had the sciences on his mind, he knew he couldn’t leave music behind altogether, and in his first year at MIT he joined the Glee Club—which he continued to be involved in all throughout his undergraduate studies, both as a vocalist, as well as pianist. It was through singing that Peter met his wife, Elizabeth, who was studying at Wellesley and had a group of friends who sang in various college choirs. They socialized frequently in the same musical circles and met through mutual friends. They married after she completed her master’s degree at Harvard, and have two grown daughters. *(Continued on following page)*



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(Peter Stoll continued)

Peter was also involved with and worked for John Oliver (who founded the Tanglewood Festival Chorus at Tanglewood Music Festival) as the coordinator of vocal music activities at Boston Symphony Orchestra. In singing with the TFC, Peter was privileged to sing under some of the greats, including Colin Davis and Leonard Bernstein. The highlight for Peter was singing Berlioz's *La Damnation of Faust*.

It was after completing a master's degree and beginning a doctoral program at MIT that Peter found himself out west, working in Santa Clara Valley for a "tiny little company called Intel," in 1974. He continued there until he moved to a startup company called Daisy, followed by the job that brought him to New Mexico—working in various reliability and yield improvement jobs at the Intel plant in Rio Rancho from 1988 until 2004 when he took early retirement.



Peter Stoll

Now, Peter spends much of his time doing the things he's always loved—music and computers. He practices piano as part of his regular routine, and often collaborates with other musicians around town. Though he sometimes performs in chamber groups, to him, it's the rehearsing and the making of the music for music's sake that is the most thrilling. A lifelong learner, Peter doesn't stop when the

going gets tough, and often spends time improving his sight-reading skills on the piano bench.

His singing career has included 20 years with *Quintessence*, 3 years with *Canticum Novum*, several with *Coro Lux* and, until Covid shut things down, many years singing in a church choir. When speaking of *Coro Lux*, Peter is appreciative of the efforts Brad Ellingboe makes to prepare "nearly flawless" performances, and the "wide range of singers who are unified by their interest in singing good music. The different personalities and abilities are great—that variety itself is a strength and enjoyable for me."

In addition to all his musical endeavors, Peter enjoys looking after his home, spending time with his wife, and tinkering with and building computers himself. An avid classical music listener, he owns over 600 CDs and makes an effort to give them each playing time in his car stereo. When pressed for a favorite composer, he said it would be either "the best of Bach," or almost anything by Beethoven.

Though Peter says he isn't absolutely sure where his next adventures will take him and his wife, he's sure they'll involve his compelling love and devotion to music.

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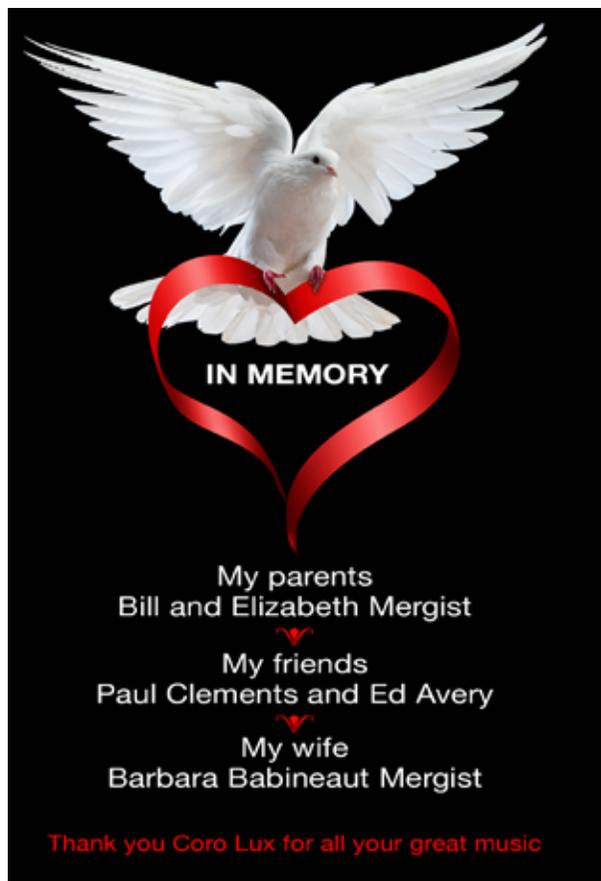
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Dear readers,

As we come to the end of the calendar year it's only natural for us to cast our mind back over the past 12 months. In many ways 2021 has been an exceedingly strange year. Yet we find ourselves thankful for so much good that has happened within our organization.

Although we are not out of the woods yet with Covid-19, nonetheless, the widespread distribution of the vaccine has made it possible for us to resume something resembling a normal schedule. Rehearsals recommenced in the fall of this year, after an 18-month hiatus, and we were once again able to raise our (masked) voices in song, releasing a boatload of endorphins. This was a powerful antidote to the isolation and malaise that many of us had been feeling. Moreover, this month we were finally able to perform for live audiences after a hiatus of two years!

For this we are thankful.

This e-newsletter is now a year old! It was originally begun as a way for us to stay in touch during the pandemic, but has become something we will continue even after all the quarantine restrictions have been lifted. And from our original group of four advertisers, we've now got the support of twelve community-minded businesses. Further, our printed program was now able to pay for itself for the first time, due to increased numbers of advertisers and sponsors, which is no small feat in a tough economy!

For this we are thankful.

Because Brubecks' *La Fiesta de la Posada* required a Youth Chorus, we created one. But the response has been so positive that we plan to keep going with this

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!**



Lauridsen interview



Rutter's "Magnificat"

Check us out.

https://www.youtube.com/channel/UC7MYTsW_bnjJun31GBHjwjQ

group going forward. It will be open to all the young people of our community, regardless of their ability to pay. And we're delighted to say we now have a corporate sponsor for the ensemble, La Puerta Real Estate.

For this we are thankful.

We continue to be welcomed by the staff and congregation of St. Paul Lutheran Church. It is a wonderful home base for us to rehearse and perform. And our relationship with the United Church of Santa Fe makes our annual festival celebrating the contributions of African-American composers ("FebFest") a new tradition in northern New Mexico and, increasingly, nationally.

For this we are grateful.

Coro Lux has managed the rocky shoals of the pandemic in remarkable shape. We had our first-ever changeover of the Board of Directors and now have a new president at the helm and new membership that has strengthened our organization. We have added to the staff, including our first-ever Executive Assistant, the wonderful Ashley Jonkman, and highly-gifted musician in charge of the *El Faro* Youth Chorus, Dr. Gabrielle Dietrich. We created the position of Art Director for our former Board chair and ongoing design pro, George Arthur. We added a pianist for the Youth Chorus, Dr. Bora Ryu. For the first time, we've begun paying our section leaders and assigning them increased responsibilities. And of course, a huge thanks to our webmaster, Gayle Shipp, our brilliant pianist, Dr. Mary Ann Ybarra, and our present Board of Directors: Keith Hinds, President; Paul Bushnell, Treasurer; Vicky Wood, Secretary, and Mike Hart, Vinnessa Ohle and Kristin Thelander, members-at-large.

We are grateful for all these people integral to our ensembles.

Finally, we have weathered the financial storm in fine shape, thanks mainly to those of you reading this now. We intend to "keep doing good as we do well." And you make that possible.

We are grateful for all of you.

Thank you, and happy holidays!

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Great ways to financially support *Coro Lux*

If you want to support *Coro Lux* and secure a legacy that lasts beyond your lifetime, consider making a federal tax-free charitable distribution from your traditional IRA, rollover IRA, or SIMPLE IRA.

Who qualifies?

- You must be 70 1/2 at the time of the distribution.
- You may distribute any amount up to \$100,000 per tax year.
- You and your spouse may make combined distributions up to \$200,000.
- You may distribute from your traditional IRA and IRRA.
- Charitable distributions from 403(b) plans, pension plans or other retirement plans are ineligible.

How do you apply this strategy?

- The distribution proceeds must be paid directly to *Coro Lux*.
- Charities must receive distributions for each tax year no later than December 31 of the respective tax year to be considered as a donation to the charity year.
- You cannot receive any goods or services in return for the IRA charitable distribution.

Can you use the charitable distribution to meet any required minimum distributions for the year?

- Yes, you can use up to the entire \$100,000 per person each year to satisfy any required minimum distributions you may have for the year, subject to reduction if you made a tax-deductible contribution; please consult your tax advisor for the detailed rules. The amount distributed as a charitable IRA distribution is included in the owner's required minimum distribution for the year, if any.

Your financial advisor should work with you and your tax advisor as you evaluate this strategy to determine whether it makes sense in your overall estate plan.



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://sdcchorale.org/>).



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



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