

# EAGA Business Builder

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## Today's presentation was by Klint Hall—Lobo Wealth Strategies



Mr. Hall was born in Southern Colorado, but he spent a lot of time in New Mexico over and over again during his early life until he graduated from high school. He was born, and lived, between Ignacio and Durango Colorado, but he attended school in Aztec, New Mexico. He is quite an athlete and his dream was to be a professional basketball player. He played various high school sports, but his interests were in basketball. Klint attended various clinics and summer camps around the country. In those, he competed with future pro players like Alonzo Mourning and Shawn Kemp. Klint's athletic skills, and his 4.0 GPA made him very well

known to college athletic departments all around the country, and he was even chosen to be one of the 32 players in the 1988 McDonald's All American game. Basketball was going to be his future. There were, however, other forces in the works. Klint's basketball dreams were destroyed at the exact moment that he suffered a catastrophic knee injury during his senior year of high school. Fortunately, Klint's athletic skills were not limited to basketball. Right after the seriousness of the knee injury was confirmed, Klint's Mom gave UNM a call to let them know that he would be accepting their 'full-ride' offer to play football for the Lobos. The rest of the country's athletic departments 'lost' Klint's phone number, but UNM kept their confidence in his determination and skills, and the scholarship offer remained. His first year was as a Redshirt Freshman so the knee could rehab properly. When the knee was healed enough, Klint joined the UNM team, and he played most games the rest of his college career. Mr. Hall, the first team all-WAC offensive tackle, also earned a Marketing Degree and Masters Degree in Sports Administration while at UNM. He had an opportunity, as a Free Agent, to try out for the Philadelphia Eagles, but after a few weeks, realized that his extensive skills, speed and energy didn't quite rise to the insane level of those pro football players. In 1994 Klint returned to our city for the next chapter in his life. Klint has been married for 22 years. The Halls have two daughters: 25 and 27 years old; a 7 year old granddaughter (Klint's fishing buddy); and two sons that passed away shortly after birth.

Information in addition to Klint's presentation: After the death of their second son, Kileen knew that something was very wrong. Both sons were born healthy, but died shortly thereafter. Further research discovered that Klint and Kileen have a genetic disorder, and their sons had died from an undiagnosed newborn disorder with the acronym VLCADD. Had their boys been tested for that at birth, there was a good chance they could have been saved. The Halls, Kileen in particular, worked very hard to get through the politics and the general lack of awareness of the issue, to force an understanding of the incredible need for newborn screening. After long years, she has been able to help change the attitude of the medical community. Her efforts have resulted in a dramatic increase in the list of disorders now included for automatic newborn screening. From about 12 tests when the Hall youngsters were born, to 49 today. Many of the disorders, like VLCADD, have cures available, if the condition is discovered quickly enough. Klint and Kileen have turned their personal tragedies into a positive benefit that will save the lives of many newborn infants throughout the country.

Klint joined EAGA in 2007 when he replaced long-time member Steve Bacchus, as the representative for New York Life Insurance. In 2013, he changed categories to Financial Advisor & Investments. His company is Lobo Wealth Strategies. Klint didn't have any magical investment tips or trading suggestions during today's presentation. Those matters are very unique to the client's retirement plans; investment needs; and personal situation. Klint did provide some important and interesting statistics though. The terrorist attacks were on 9/11/01 - sixteen years ago. In 2001, the S&P 500 closed at 1038 and yesterday (Sept 15th) was at 2844. 144% increase in 16 years. Many potential investors missed out on that opportunity to increase their wealth because of an unnecessary fear of the market. The 10yr Treasury rate was 4.63 on Sept 11, 2001, and was 2.14 this Sept 15th - a 53% decrease in the cost of money. The good trend has continued for quite a few years, and it has the potential for continuing even farther into the future. A pending positive influence on our economy is the Millennial generation. They may have delayed their entry into the workforce more than did previous generations, but it is coming. There are currently about 18.7 million students enrolled in colleges and universities; which means that sometime soon there will be a very substantial amount of folks beginning to make life-decisions; which should send a favorable ripple through our economy. Another matter of current concern are the new DOL Fiduciary rules which have heightened responsibilities for the Broker Dealers; Plan Administrators and others that actually hold the assets. As a result, those entities have changed offerings from prior years. The result will be a 'fee decompression' meaning that the charges for investments should be decreasing. Klint also has information on market volatility (or the current lack thereof); investment indexed limits; benefits of 401k plans or other Employee Deferred Income plans; and a lot of other investment things. Mr. Hall has a ton of other knowledge that he is very willing to share. If you have a need for investment advice, or in finding out more about most anything investment related, give Klint a call at 505-821-4300. He is always willing to assist with your financially related issues. He is also very friendly and easy to get along with now---versus the 6ft 7in, 307 lb offensive lineman that was willing to tear an opponent's head off.

## Business Leads:

None Noted today

## Reciprocity:

Thank you to Joe Kirkpatrick—Auto Glass Services. He replaced my windshield in a record time. Excellent service.  
- Paul Losey—Covenant Schools

- ◆ Tuesday, Sept 19th will be the last call to sign up for the Trap Shoot that will take place on Sept 22nd. Contact TJ Maloy of Jack Zipper if you still need directions to the event.
- ◆ The firearm raffle is also in progress. Drawing will be at the Trap Shoot. Raffle tickets will be available at our meeting next Tuesday. \$20 each or 6 for \$100. TJ is the guy to see for that as well.
- ◆ Second Announcement of a potential new member:  
Prudential Overall Supply  
Representative: Jason Sills  
Category: Textiles / Uniforms  
Sponsor: Kevin Lorenzen

If you have an objection to this company becoming a member, or if you have information that you feel should be considered during the review process, please contact Membership Committee Chairman, Jack Zipper ([jdzipper@comcast.net](mailto:jdzipper@comcast.net) or 505-259-5959) as soon as possible.

## Badge Board Greeters

Sept 19th	Phil Houser—Document Solutions
Sept 26th	Andrew LoBue—The Grove Café
Oct 3rd	Soren Thomsen—TEMA Furniture
Oct 10th	Lou Rodges—Retriever Merchant Services
Oct 17th	Raul Rodriguez—Kings of Wrap
Oct 24th	Jukka Jumisko—WSI Web Enhancers
Oct 31st	Jeff Barkoff—Servicemaster Clean
Nov 7th	Paul Jew—Moji Studios

## Upcoming Speakers

Sept 19th	Jack Thompson—Legacy Mortgage
Sept 26th	Jason Espinoza—ACI
Oct 3rd	Kevin Lorenzen—Aflac
Oct 10th	Adam Tafoya—New York Life
Oct 17th	Lou Rodges—Retriever Merchant Services
Oct 24th	Randy Baker—DRB Electric
Oct 31st	Raul Rodriguez—Kings of Wrap
Nov 7th	

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