

# EAGA Business Builder

EAGA

9/12/2022

Volume 11 Issue 30

*Member speaker on 8/30/22 Kevin Lorenzen w/ Aflac*



Mr. Lorenzen was born in South Holland, Illinois. That is a suburb on the south side of Chicago. He even attended the same high school as another EAGA member—Jerry Becker. The high school reunions for the Albuquerque chapter are pretty small, but it is still a pretty amazing coincidence. For higher education, Kevin received a B.S. Degree in Metallurgy from the University of Illinois. Part of the college adventure was a ‘field trip’ to study processes at Los Alamos. Mr. Lorenzen grew up as an Illinois Flatlander. The trip to our part of the world exposed him to mountains, and trees and probably amazing sunsets, so he headed back this way for work after his degree. That was in 1983—at the leading edge of the cellphone development. In those days, someone so inclined could purchase one of the new Motorola cellphones for less than \$4,000 (\$3,999.00). And that was the model without texting capabilities, no camera, calendar, or anything else. Just the ability to make and receive calls, so long as you knew someone else that could afford to spend \$4,000 for their own device. Kevin is married to Arlene with 4 children. Daughter, Seneca, was diagnosed as having cancer when she was about 7 years old. At the time, Kevin’s job had him traveling quite a bit and he was actually in the process of figuring out what a different career should be. Seneca’s illness, and the history of the parents of both Kevin and Arlene having had cancer, led Kevin to Aflac. That company had a large commitment to fundraising for childhood cancer research. Kevin has now been with Aflac for 15 plus years. American Family Life Assurance Company, Aflac, was founded in 1955. No. They didn’t always have a spokes Duck. Aflac does not provide Major Medical Insurance. They provide supplemental insurance. That means that Aflac just gives the policyholder money whenever a covered incident occurs. Medical insurance contains out-of-pocket limits (could be \$7,900 per insured; \$15,000 for the family) that must be met before the insurance company begins paying. And when they do start paying, it is only 80% of the bill. A serious incident, such as a broken leg, could cost \$17,000 to \$35,000. Considering the O-O-P limit, and the 80% limit, and the lost wages from being off work, mathematician or not, it is pretty easy to figure out that the insured is holding a pretty good-sized bill that needs to be paid. Studies indicate that most workers these days cannot even afford to pay \$1,000 for an emergency. Supplemental insurance doesn’t behave the same way as major medical. In the above example, a properly insured client would just receive a check for \$5,000 and then another amount (based on 60% of pre incident wages) each month the client has to be away from work. Aflac provides supplemental insurance or accidents; critical illness; hospital; short term disability; dental; life and other situations. Most often, supplemental insurance premiums are paid by the employee, but when Aflac is arranged through an employer, there could also be tax savings for both the employee and the employer. If you would like to arrange for your employees to purchase Aflac through a company sponsored plan; or if you would like to investigate Aflac

coverage for your family or employees, give Kevin a call at 505-771-9393. He will gladly explain any / all the coverages that are offered. And he will gladly help set up any employer related program you would like for offering coverage to your employees. He will also emphasize that policy premium rates will remain the same for the life of the policy, and that funds are most often paid within 1 day after a claim has been filed.

## **EAGA Trap Shoot Information**

- This year's Trap Shoot is scheduled for September 23 at The Albuquerque Trap Club. Please read the following for details regarding the event.
- Two squads will share a trap field and will switch every round. This way no one will have to wait more than 20 minutes after they are done shooting for the main event to end. Shooters must have unloaded guns and actions opened when they exit their vehicles. Anyone caught with a loaded firearm will be asked to immediately leave the grounds. When shooters look at the roster to find their squads, they will be given a release form to sign. They will give this release form to ATC when they get their ammo. Participants who have an extra 12 gauge shotgun are asked to bring it to help shooters who don't own one. Shooters should arrive shortly after 8:00 AM. Breakfast will be served at that time. There will be a mandatory safety meeting at 8:45am that you must attend to shoot.
- Directions to Albuquerque Trap Club from the I-25/ I-40 intersection.: Take I-25 south and Exit 215 / North Broadway, go north on Broadway and turn left at the first traffic light."
  - Raffle tickets are still available for \$100/ticket for members only. The tickets will be sold now through the morning of the event. See TJ Maloy or Rick Reese to purchase your tickets.

Contact Information for Executive Director: Mario Hernandez

Phone: 505-239-0259 email: [eagaed@gmail.com](mailto:eagaed@gmail.com)

Postal mail: 8100 Wyoming Blvd, NE Ste M4 #345, Albuquerque, NM 87113

### **Business Leads:**

- None to report. Please announce your business leads during our leads & reciprocity portion of our breakfast meeting.

### **New Member Announcements:**

None to report. If you have a candidate that would be a good fit for EAGA, please make sure their business category does not conflict with any other EAGA member.

### **Upcoming Event:**

When? October 6<sup>th</sup> @ 6pm. Where? Rio Bravo Brewing. This event is for all members and spouses. Drinks and food will be provided at no cost to our members. We will host a cornhole tournament with prize

money. The buy in is \$20/team payable by cash only. If you do not want to play cornhole, no worries, hangout have a drink and cheer on your fellow members. We will have a sign up sheet at our next breakfast meeting.

### **Badge Board Attendant Schedule**

September 13 – Mike Krepfl w/ AAA Pumping  
September 20 – Rick Reese w/ Blue Ristra  
September 27 – Rich Rosley w/ A-Tech Security  
October 4 –  
October 11 -

### **Speaker Schedule:**

September 13- John Mead w/ John Thomas Jewelers  
September 20- David Rodriguez w/ Computer Solutions  
September 27 – Guest Speaker- David Kassan  
October 4 - Open  
October 11- Open

Contact Information for Executive Director: Mario Hernandez  
Phone: 505-239-0259 email: [eagaed@gmail.com](mailto:eagaed@gmail.com)  
Postal mail: 8100 Wyoming Blvd, NE Ste M4 #345, Albuquerque, NM 87113