

EAGA Business Builder

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October 31, 2023

Today's speaker was Tim Baca—Hydrobar by Kangen.



Mr. Baca started drinking Kangen water about 10 years ago as a way to ease his acid reflux. He soon discovered that it was making a positive impact on his overall health. As he told other people about the water, they began trying it, then returning to Tim to get more on a regular basis. He was spending a lot of time, just giving away water. There was so much interest in the Kangen water, Tim realized that he could actually turn it into a profitable business. So he did. Over the past few years, Mr. Baca

has done a fair amount of research and learning about the various aspects of the product that he sells, and this morning he, and his partner (his son, Timothy) spent the presentation time telling us about what they've discovered. There is this thing called 'pH' that specifies the acidic properties of a substance. [The term 'pH' stands for the potential of hydrogen, meaning it is a measure of the concentration of hydrogen ions in a substance.] The pH scale ranges from 0 to 14, with 7 being neutral. Any pH less than 7 is acidic, while any pH greater than 7 is alkaline. It is a common belief that acidic drinks are usually less healthy and less beneficial for human health than are the drinks with an alkaline makeup. During the presentation this morning, Tim and Timothy provided a visual display of the acidity levels of most common drinks. They had tap water, bottled water, filtered water, soda, energy drinks and sports drinks. All were acidic to a degree and were substantially acidic at the energy drink / sports drink side of the spectrum. Even standard tap water is acidic. (Tim noted that Albuquerque and the Base do a lot of filtering of the water, so the city's tap water is, in most measurements, better for you than is bottled water.) In the presentation, Tim's Kangen filtered water sample measured highly alkaline and could even be used to dilute the other drinks and sufficiently negate their acidic levels. The Kangen machines use an electric charge passed through 7 platinum coated titanium plates to change the ionization and molecular structure of the water. Kangen processed water has smaller molecules—5 molecules per water cluster vs 15 molecules per cluster of regular water. Per Tim's research, that smaller water molecule provides quite a few benefits. A person doesn't feel as full after drinking the Kangen water and teas, vitamins, etc. dissolve much quicker and to a higher degree in Kangen water. Tim's machines are capable of producing a variety of pH level waters. There is 2.5 pH water called Hypochlorous Acid. It kills pathogens, but is not at all toxic to humans or pets. The 6.0 pH is called 'Beauty Water' because it is great for cleaning the skin (good for cleaning indoor counters too). Their 11.5 pH water is called an Emulsifier. It not used for drinking, but is used for cleaning food products. A veggie wash for cleaning vegetables, rice and beans. It not only cleans off film and things that normal water does not, but the emulsifier makes the products taste better and can extend their shelf life. Water with 9.5 pH is commonly used for drinking (although Tim cautions not to give it to babies because it is not good for their developing systems). Mr. Baca also noted another positive to the Kangen process: its an ionization process, not a filtering process. The process leaves all the essential minerals in the water because those are beneficial to human health. As the positive benefits of alkaline water gets around, other commercial entities are starting to try and capitalize on the idea. There are now quite a few 'Alkaline water' offerings on grocery and department store shelves. Tim cautions to check the label, and particularly the ingredients before buying any of those products. Most of those waters specify only an 8.8 pH and even at that, they get the water to an alkaline state simply by mixing in sodium bicarbonate (baking soda). That doesn't really generate usable alkaline water. The human digestive system will process out the sodium bicarbonate rather quickly without any real lasting benefit to the user. If you want to learn more about the benefits of alkaline water, go by Hydrobar by Kangen and talk with Tim or Timothy. They have the research, the studies and the history for you to see what they are talking about. The store is still in its original location at 7400 Montgomery Blvd NE #19th. You can also give them a call at 505-280-4768. Signup for a \$35 per month subscription and just stop by the shop and pick up water whenever you want. Or you can purchase a machine to have in your home. All machines are professionally installed and last for a darn long time. Only periodic maintenance is needed (a replacement filter for \$140 after about 1500 gallons of water and a cleaning with citric acid to remove the calcium buildup on the plates). Tim is even offering a 15% discount to EAGA members for any machine purchased during November.

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Special Notes or Announcements:

*** NOTE FROM JOHN ROCKWELL – RLX, LLC ***

November 7th is election day. All elections are important, no matter how many, or few positions / issues are on the ballot. Be sure get out and vote. John is available if you have any questions about candidates or issues on this ballot.

*** NOTE FROM JOHN MEAD – JOHN THOMAS JEWELERS ***

Save the date: John Thomas Jewelers is having an EAGA Open House Party on Saturday, November 18th from 5 to 7 pm. There will be an Open Bar, Door Prizes, Giveaways and Catered Food. The address is 2440 Louisiana NE, Suite 310.

*** NOTE FROM KLINT HALL—LOBO WEALTH MANAGEMENT***

The updated IRS Indexed Tables for retirement plan contributions have been published. The complete list for 2024 is attached as page 3 of this bulletin. If you have questions, Klint's contact information is there too.

◆ Welcome to our newest member:

DcJ Solutions

Representative: Douglas Johnson Email: Solutionsdcj@gmail.com Phone: 505-280-8248

- ◆ EAGA's Annual Holiday Party will be at 6:00pm on December 9th at Hotel Albuquerque. Please reserve the date so that you are able to attend this great event. Sign-up sheets and more information will be available at our November meetings.

Badge Board Greeters

Nov 07 th	Michael Kocurek—Atmosphere Commercial Interiors
Nov 14 th	Jack Bonsignore—Jump 4 Fun
Nov 21 st	There will not be a meeting because of the Thanksgiving Holiday
Nov 28 th	Lonnie Carreathers—1st Service Team
Dec 5 th	Tim Stewart—Impact Nations
Dec 12 th	
Dec 19 th	

Upcoming Speakers

Nov 07 th	Dr. Tom Pascuzzi—GoPrivateMD
Nov 14 th	John Mead—John Thomas Jewelers
Nov 21 st	There will not be a meeting because of the Thanksgiving Holiday
Nov 28 th	Lawrence Herrera—Performance Ranch
Dec 5 th	
Dec 12 th	
Dec 19 th	

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The IRS has announced the 2024 indexed dollar limits applicable to qualified retirement plans. This update is provided for informational purposes to Lobo Wealth Strategies retirement plan clients. Neither J. Klint Hall, Lobo Wealth Strategies PC, NYLIFE Securities LLC nor its affiliates provide tax, legal or accounting advice. Please consult your professional advisors in this regard.

Item	IRS Code Reference	2023 Limit	2024 Limit
401(K) Employee Deferral Limit ¹	402(g)(1)	\$22,500	\$23,000
457 Employee Deferral Limit	457(e)(15)	\$22,500	\$23,000
Catch-up Contribution ²	414(v)(2)(B)(i)	\$7,500	\$7,500
SIMPLE Deferral Limit	408(p)(2)(E)	\$15,500	\$16,000
SIMPLE Catch Up Contribution	408(p)(2)(E)	\$3,500	\$3,500
Defined Contribution Dollar Limit	415(c)(1)(A)	\$66,000	\$68,000
Defined Benefit Dollar Limit	415(b)(1)(A)	\$265,000	\$265,000
Compensation Limit ³	401(a)(17); 404(l)	\$330,000	\$340,000
Highly Compensated Employee (HCE) Income Limit ⁴	414(q)(1)(B)	\$150,000	\$155,000
Key Employee Officer	416(i)(1)(A)(i)	\$215,000	\$215,000
Social Security Taxable Wage Base	TWB	\$160,200	\$167,700
IRA/Roth IRA Contribution Limit	219(b)(5)(A)	\$6,500	\$7,000
Catch Up ⁵	219(b)(5)(B)	\$1,000	\$1,000

1. Employee deferrals to all 401(k) and 403(b) plans must be aggregated for purposes of this limit. A lower limit applies to simple plans
2. Available to employees age 50 or older during the calendar year. A lower limit applies to SIMPLE plans.
3. All compensation from a single employer (including all members of a controlled group) must be aggregated for purposes of this limit.
4. For the 2024 plan year, an employee who earns more than \$150,000 in 2023 is an HCE.
5. For Ages 50+ as of 12/31/2024

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