

Executives Guild, Ltd.

Building Business Through Relationships



January 2011

VOLUME 50, ISSUE 1

2011 Board of Directors

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847-955-0113

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Lewis Floor & Home
847-835-2400

January 26, 2011 Meeting Notice

Members Only Meeting

The best business networking groups operate as exchanges for business information, ideas, and support. The most important skill for effective business networking is listening; focusing on how you can help the person you are listening to rather than on how he or she can help you is the first step to establishing a mutually beneficial relationship.

Every year we start off the new year with a closed meeting for members only. It is a time when all members come together to discuss the direction of the organization and how, together, we can accomplish our goals. Give some thought to how, during this recovery period, the organization can become more helpful to you and also “what else do we want from our time together?”

There are three major components to the organization.

1. Membership—Guests, New Members, Retention
2. Programs—Educational, Informational, Social, Networking
3. Promotion—Internal, External, Collateral, Electronic

How do we make these components work together to build a successful and prestigious business owners networking organization and successful members within?

Also, there will be an update on topics and ideas from the 2011 EGL Board of Directors Retreat.

Meeting Note: We would like to continue our Badge Collection donations. Give some thought as to how much, who, do it—don't do, it will be open for discussion.

Meeting Time & Location

January 26, 2011

6:00 pm—Networking 7:00 pm—Dinner & Program

Maggiano's—4999 Old Orchard Ctr—Skokie, IL

Please RSVP on line by using the reply button on the last page of this newsletter

To participate in a program
contact the V.P. of Programs,
Ken Dermer 847-677-1999

2011 General Meeting Calendar



January 26	Members Only	Maggiano's
February 23	Pasport Software	Pinstripes
March 23	Networking Meeting	Holiday Inn, Skokie
April 27	Leslie Stern Design	McCormick & Schmick's
May 25	Sandler Training	TBD
June 22	The Margolis Firm	TBD
July 27	Golf Outing & New Members	Twin Orchard CC
August 24	TBD	TBD
September 21	Special Program	TBD
October 26	The Quinn Company	TBD
November 16	Scuba Systems	TBD
December 7	Holiday Dinner/Installation	TBD

December 2010— EGL delivers a check for \$3000.00 + Food to the Niles Food Bank





c/o Lincoln Financial Advisors
8755 West Higgins Road, Suite 200
Chicago, Illinois 60631
773-867-3631



Randel Electric, Inc.

we have BRIGHT ideas!

2307 N. North Avenue
 Chicago, IL 60647
 773-342-0383

If you missed Karen on December 29's Channel 5 news here's her 5 New Year's money resolutions:

- Mentally commit to getting your financial "house" in order. If you write it down and review it daily, you'll be more likely to stick with it.
- Set a plan to pay off your credit cards, beginning with the account bearing the highest interest rate. Once done, go down to one credit card and pay it off each month. Allocate the balance saved to building up an emergency reserve and retirement.
- Pay yourself first and save at least 10 percent of your gross earnings. Auto invest is the way to go. What you don't see, you won't spend! 401(k) and 403 (b) accounts are the place to start, especially if there is an employer match. But don't just participate to the match. If you can save more, do it! It's providing a tax deduction and building tax deferred, the "magic" of compounding.
- Change your daily habits. [Starbucks](#) and lunch once per week as a treat! It's better for your health and finances, and your waistline will love you. Just cutting these down to once per week could be a few thousand dollars each year that can be saved toward your children's college and retirement. Imagine what that savings can look like over time.
- Revisit your insurances: life, disability, car and auto, as well as long-term care. Not only do you need to build your wealth, but you need to protect it. And you may find that your needs have changed.

I would like to take this opportunity to once again wish everyone a Healthy and Happy New Year, and thank those that have used and/or referred business to Randel Electric.

In 2010, Randel Electric performed projects that included:

- *remodeling of Valley Lo Club (where our holiday party was held)*
- *remodeling of a chartered school in Chicago*
- *remodeling of auditorium at Willowbrook High School*
- *renovations and additions to a couple of homes in Evanston*
- *remodeling of the new Allura Jewelers in Highland Park*
- *power wiring for a large solar system installation by O'Hare airport*
- *installation for Best Buy Mobile in Aurora and others*

In addition to these projects we also performed daily service and work on smaller projects to both our residential and commercial clients.

Our residential and commercial work is unlimited. We Install:

- *indoor, outdoor, landscape, and security lighting*
- *lighting controllers, including dimmers, timers, motion sensors, occupancy sensors, and programmable controllers*
- *snow melting cables, generators, power wiring for circuitry and equipment*
- *electrical services and panels*
- *phone, television, and computer wiring*

Randel Electric is available to help you, your friends, family and associates with their electrical needs both at home and at work.

As the economy is poised to rebound, Randel Electric is looking forward to increased opportunities in 2011.

METRO MORTGAGE SERVICES, INC.

NEW PROGRAM FOR ASSET BASED LENDING

PERFECT FOR SELF EMPLOYED BORROWERS

Need Asset Depletion to Qualify? Got Assets?

Metro Mortgage has a new product allowing underwriters to underwrite borrowers who qualify based on their cash and liquid assets. Borrowers assets ÷ 120 = Monthly income.

Loan Amounts from 100,000 at estimated 3.5% and 2.5 million at estimated 3.61%. Tied to margin and labor index.

- 1) No Cash-Out Seasoning
- 2) No Seller Title Seasoning
- 3) Small Income Producing Property (Owner Occ. Only)
- 4) Asset Depletion
- 5) Current rates are estimate at 3.61% IO to 2.5 Million
- 6) Portfolio Product, no competition with the big banks.

FOR MORE INFORMATION CALL:

Eddie Jerome

Metro Mortgage Services, Inc.

847 853 7150

lic. Numbers: 195657; 195741; 4392; 31.0007770

Hints

Help From Within Your Home

Did you know...

GARLIC—chopped into a bottle of clear nail polish—leave closed for seven days then apply— it will make your nails stronger.



DRYER SHEETS—Save used dryer sheets and use them to remove deodorant from your shirts or dresses.

WATER/PLASTIC BAGS—Will stretch your shoes! Pour water into a freezer bag, insert in that tight shoe, place inside the shoe and put it into the freezer. Water freezes...shoe expands.



STRAWBERRIES—Will whiten your teeth! Chop or mash strawberries put on a tooth brush and brush teeth (once a week).



LEMONS—Improve all dry or flaky skin.



Rubbing halves of lemons on elbows, heals and other dry areas will remove the dry skin and leave the skin smooth and fresh.



Dr. Ira Chislof, Chiropractic & Wellness

Reports:

Employers Who Offer Chiropractic Care Coverage Would See Significant Savings, Study Reports:

Employers who offer Chiropractic health plan benefits to their employees can realize significant reductions in employee utilization and overall treatment costs for back pain as compared to employers who do not offer such coverage, according to a new study published in the October 2004 issue of the Archives of Internal Medicine. This is the first study to definitively link Chiropractic benefits to reductions in healthcare utilization and costs.

The study, sponsored by American Specialty Health in San Diego, concluded that employees with Chiropractic health plan coverage incurred a 41% reduction in hospitalizations for back pain compared to those without this coverage, and also incurred a 37% reduction in use of expensive CT/MRI scans.

The study resulted from a comparison of four years worth of data from 700,000 health plan members who had Chiropractic coverage to 1 million members without the same coverage.

One of the investigators in this study, Douglas Metz, D.C., stated that "our study shows that systematic access to managed Chiropractic care...can reduce key cost factors that drive up employer health costs in traditional care settings."

The president and CEO of American Specialty Health, George DeVries, added his comments: "This study demonstrates that Chiropractic coverage can be a powerful cost containment tool for employers and health plans that are struggling to keep the lid on escalating costs."

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NETWORKING TIPS

Do You Set Goals Before To Go Off To A Networking Meeting or Special Event?

Set a goal

You're here for a reason, right?. OK so what are your goal? Most people approach a networking event without a goal. Then they wonder why they're frustrated. So, set a goal. Here are a couple of examples.

You want to set ___# of next step meetings

Talk to ___ # of new people

Collect ___# of qualified business cards

Share ___# of referrals

My goal is to speak to a specific person

Maybe its time to change/try something new
in your elevator speech

Listen and ask questions:

Why is it so hard to listen? Here's the dirty little secret. The person talking is not in control; the person listening and asking the questions is in control. Adopt the mindset that you'll never learn anything with your mouth open. Plus, there is maybe no greater compliment than to listen intently and ask sincere questions of another person.

Meeting Attendance & Dress Code:

1. It is the obligation of every member that attendance at monthly general meetings should be as follows: "Members are required to attend ten (10) meetings in a calendar twelve (12) month period."
2. Business Casual is the dress code for our meetings. This is a business meeting .



Long Term Care Planning ~ It's Time to Start



Why not find out how much Long-term Care Insurance protection costs?

~

There is no cost or obligation.

~

Why not find out now. It's an important first-step to take.

~

Call me today at 847-905-1915.

~

November has been declared Long-Term Care Awareness Month because even the U.S. Congress recognizes the importance of making people aware of the risks and costs associated with long-term care. As a professional committed to helping people protect themselves against the risks of long-term care, I encourage you to take this topic seriously. It can impact you and loved ones.

Some things I believe you need to know about Long-term Care

You're probably not covered

Many people mistakenly believe they are covered for long-term care, but this assistance is not typically covered by your health or long-term disability insurance.

Government programs aren't designed to pay for all your needs

Medicare only pays for skilled care in certain circumstances, while Medicaid only covers the very poor - those whose assets are at or below state-required levels. These programs often don't cover care provided in your own home.

Long-term care doesn't mean nursing home care

In fact, the majority of people who need long-term care remain in their own home or in their community. Most long-term care insurance policies will cover people in all care settings including the home. That's a significant benefit.

Age and health make a big difference in what protection costs

Many people put off looking into long-term care insurance protection. Waiting to plan can be a mistake because the cost of insurance is based on your age, increasing as you get older. Your health is also a most important factor. Waiting to plan can be a costly mistake; a change in your health can make you ineligible for this protection (no matter how much you are willing to pay).

How much care might I need?

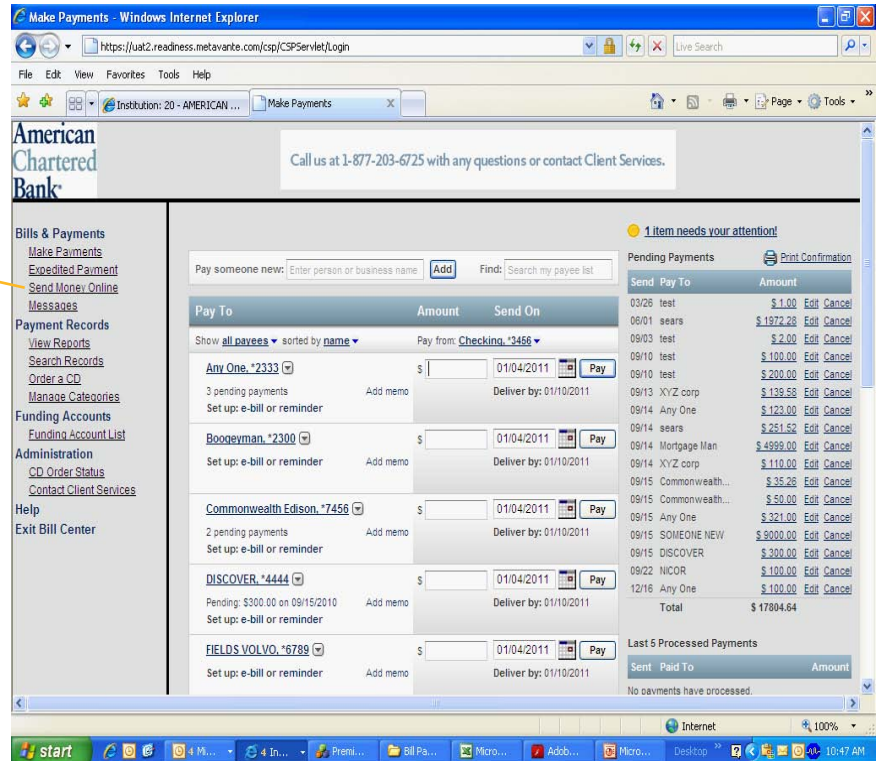
It is difficult to predict how much or what type of care any one person might need. On average, someone age 65 today will need some long-term care services for three years. Service and support needs vary from one person to the next and often change over time. Women need care for longer (on average 3.7 years) than do men (on average 2.2 years). While about 1/3 of today's 65-year-olds may never need long-term care services, 20 percent of them will need care for more than five years.

If you need long-term care, you may need one or more of the following:

- Care or assistance with activities of daily living in your home from an unpaid caregiver who can be a family member or friend;
- Services at your home from a nurse, home health/home care aide, therapist or homemaker;
- Care in the community; and/or
- Care in any of a variety of long-term facilities.



To send money by PayPal click on “Send Money Online” from your home page.



Once you click on “Send Money Online” you will be brought to a screen where you enter:

- The recipient’s name
- Dollar amount you are sending
- The recipient’s email address
- Category of the payment such as utilities, auto, medical, household or none.

Birthday Wishes to...

Happy Birthday
from the
Executives Guild

January 5	Joe Alexander, Alexander & Assoc.	alexanderarch@aol.com
January 29	Randy Sheridan, Randel Electric	randy@randele.com
February 5	Les Kutchins, Rite Lock & Safe	lkutchins@aol.com
February 19	Diana Quinn, The Quinn Co.	quinnqhrs@sbcglobal.net
February 27	Scott Bernstein, BSSI2	sbernstein@bssi2.com

REMEMBER... at every Meeting...

you will have 30 seconds to make your introduction. Each intro will be monitored for time and you will be alerted when your time is up. Confine your time to introducing your company and do NOT include a Thank You. The Thank You time will be at the end of the meeting.

Executives Guild, Ltd.

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Reply Form

Fax to: 1-224-612-5707

(If you are considering bringing a guest don't forget to contact the office or V.P. Membership– Ira Chislof before extending your invitation.)

Prospect Name:

Prospect Company:

Phone Number:

eMail:

Category represented:

Food Choice: Family Style Dinner (something for everyone)