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April 27, 2011 - Meeting Notice

“Age In Place”

Tonight’s presentation will be by Leslie Stern, Leslie Stern Design.

Her presentation will address using adaptive design to make a home safe for seniors and those who have special needs so they can “Age in Place”.

Leslie will discuss the aging process and how it affects our ability to function safely in our homes. Afterwards, using several slides of her client’s interiors she will illustrate techniques that can help one “Age in place in comfort and style” in their current home and create a functional, accessible and aesthetically pleasing interior while still maintain a great re-saleable product to any generation.

Quick Website Presentation:

Immediately after our networking hour we will have a 15 minutes demonstration from John Rudnick, Mustang on how to access the new website and make changes to your profiles. He will stay after the meeting for any questions you might have.

Meeting Time & Location

April 27, 2011

5:45 pm—Networking - 6:45—Program & Dinner

McCormick & Schmick’s Seafood Restaurant

4999 Old Orchard Center, Skokie, IL

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



2011 General Meeting Calendar

April 27	Leslie Stern Design	McCormick & Schmick's—Skokie
May 25	DeRose Financial & Total Benefits	Rosewood—Rosemont
June 22	Sandler Training	Marcello's—Northbrook
July 27	Golf Outing & New Members	Glencoe CC—Glencoe
August 24	TBD	TBD
September 21	Special Program	TBD
October 26	TBD	TBD
November 16	Scuba Systems	TBD
December 7	Holiday Dinner/Installation	TBD

Dr. Ira Chislof, Chiropractic & Wellness

PROTECTING YOURSELF IN COLLISIONS

A person's first inclination during an auto accident is to remain loose and relaxed, but according to research, contracted muscles protect the bones, discs, ligaments and nerves in a collision.

Dr. Lawrence Nordhoff, Jr., Accident Reconstructionist, recommends the following:

- **Brace Yourself:** Tighten up and brace yourself firmly at the 10 O'clock and 2 O'clock positions on the steering wheel, keeping your wrists flat to prevent injuries.
- **Sit Straight:** Face forward and sit against the back of your seat, pressing your head firmly against the headrest.

On average, a person will be in a car collision once every 10 years, according to Nordhoff's studies. He advises to take these precautions:

- **Watch your rear view mirror:** This keeps you aware of oncoming collisions and more aware of your surroundings.
- **Buy a big car.**
- **Sit at least six inches away from the steering wheel:** This prevents injury to your chest from airbags.
- **Set the headrest properly:** It should make contact just above your ears.
- **Wear seat belts correctly:** Never wear the shoulder harness behind your back.
- **Don't pump anti-lock brakes:** Hold them to the floor to prevent your car from flipping over.

SOURCE: Investor's Business Daily, Vol. 17, No. 122.

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Social Security – Understanding Divorce Benefits

DeRose Financial Planning

Karen DeRose

The prospect said, “No.” You can’t believe it.

You presented your proposal in a polished professional manner. You related every aspect of it to the prospect’s requirement. You satisfactorily answered all of the prospect’s questions. You were commended on your presentation. Everything went smoothly, just as you anticipated—except the prospect’s decision.

You’ve spent days running the scenario over and over in your mind. You don’t know where or when you got off track. Sure, the prospect told you he was more comfortable with another firm that has more experience. But, there must be something else. Something you missed. Surely, if you replay each and every encounter with the prospect over and over again in your mind, you’ll eventually discover what it is—all important element that would have turned the tide of the sale.

Probably not.

Replaying the scenarios, rethinking your strategies, reevaluating the data won’t change the outcome. You’ll win some and you’ll lose some. You’ll close some sales that you believe you don’t have the slightest chance and you’ll lose some that you know are absolutely positively “in the bag.” That’s the way it is.

You’re disappointed. That’s understandable. You’re frustrated. That, too, is understandable. But, you must let it go...and get on with the next opportunity. Investing time replaying past scenarios over and over again is a wasted investment.

John Martin and Jody Williamson

Northbrook and Chicago

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With 50-percent of marriages ending in divorce, a popular question on many minds, is what kind of Social Security benefits can I qualify for if I was previously married? Does it matter if my spouse is still living? Deceased? What if I remarry? Let’s review the rules...

If you remarry, generally you cannot collect benefits on your former spouse’s record unless your later marriage ends in divorce, death or annulment.

If you are a divorced spouse of a worker who dies, you may be entitled to benefits just the same as a widow or widower as long as your marriage lasted 10 years or more.

If you remarry before age 60 (50 if disabled), you cannot receive a deceased spouse’s benefits while the new marriage is in effect. If you remarry after age 60 (50 if disabled), you will qualify for benefits on your deceased spouse’s Social Security.

There is however a “quirk” you should be aware of. If you remarry after becoming eligible, your benefits will terminate unless the new spouse also receives certain types of Social Security benefits. Marriage of a divorced spouse will terminate entitlement unless the marriage is an individual of the opposite sex entitled to widow(er)’s, mother’s, father’s, CDB, divorced spouse’s or parent’s benefits. What this means is that if a divorced spouse remarries a widower receiving survivor benefits of the deceased spouse’s record, her divorce-spouse benefit would continue.

It’s important to get this in writing from the Social Security Administration to avoid any liability on your behalf should the Social Security Administration pay you benefits you are not entitled to. Social Security can come after you and demand repayment. Always get something in writing.....

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Karen.DeRose@LFG.com



Employee Benefits ~ Insurance ~ Investments



~ Spring 2011 Newsletter ~



Why Wellness Matters

The cost to the U.S. economy of treatment and lost productivity caused by chronic illnesses among U.S. residents is more than \$1.3 trillion per year, and if current trends are not reversed, costs could reach \$6 trillion by 2050, according to a report by the Milken Institute in 2007. The report found the cost of treating seven common chronic illnesses - cancer, diabetes, hypertension, stroke, heart disease, pulmonary conditions and mental illness, which together affect a total of 109 million U.S. residents - is at least \$277 billion per year. Chronic diseases cost businesses more than \$1 trillion in lost productivity.



TBS IS CONCERNED ABOUT YOUR WELLNESS

The true value in a health plan comes from how it helps your employees get healthy when they need medical care and helps them stay healthy before they need care.

As your insurance broker, I am concerned with making sure that you reap all the benefits of your group health plan. Most major carriers include health and wellness programs in their plans; a valuable resource for both the employee and employer. These health and wellness plans aim to:

- Help employees stay healthy and improve productivity.
- Attract and retain employees by providing programs they find satisfying and appealing.
- Motivate employees to become more engaged in their own health care.
- Better manage health care costs.

A few highlights of these programs are:

Personal Health Assessments

Get an online personal health checkup. It's quick and painless. And it delivers information you can use right away.

Personal Health Records

Protect the privacy of your health information by keeping track of it on your secure Website. You can enter details about your doctors and pharmacies, medical conditions, immunizations, and more.

Wellness Discounts

Find discounts on health and wellness products, over-the-counter medicines, and vision services.

Lifestyle Management

Online tools and resources to help lose weight, reduce stress, improve nutrition quit smoking, manage your diabetes or heart health.

Condition Management

Education and support to higher-risk members with specific conditions, helping them enhance their self-management skills and change their behaviors so they can improve their overall health and help prevent or delay disease progression.

Total Benefit Services
2809 Central Street
Evanston, Illinois 60201
Telephone (847) 853-8800





New Suits Have Arrived for Spring 2011 at Pine's of Park Ridge

By: David Iglow



What makes these new arrivals worth noting is that they are somewhat of a departure from past years relative to style and silhouette. Although the fashion focus has been gradually shifting over the past several seasons, generally, the most popular model for men's suits (as well as boys') has been the two-button side vent. While many gentlemen opt for the more traditional center vent, others prefer a ventless coat, and while there is still some interest in the three-button (sporting a narrower lapel in addition to a longer coat length), two button tailored clothing appears to be the order of the day.

Relative to vents, the most classic is the center vent, which refers to the slit up to the center of the garment in back. Ventless jackets are those revealing no opening at all in back. These are generally considered the cleanest silhouette because the coat is perceived as one unified entity with no splits or gaps, while the side vented model, originating in Europe, is deemed both stylish and practical, since it cannot split in the middle if one carries significant weight in one's posterior, yet provides easy access to pockets, as well as ease in picking up the coat flap created by the vents for sitting. Notch lapels, for years the most popular, have given way to some extent to peak lapels, whereby the lapel comes to a virtual peak, a silhouette very commonly found in tuxedos. Picked stitching is another suit or sport coat detail that has dramatically resurfaced recently in the clothing community. This is a fine (as in small) textured finish along the lapels and the pocket tops of the garment. Invariably, this identifies a superior product, as picked stitching entails a significant number of hours to produce. In custom made suits for example, this feature alone usually commands an **additional \$125.00** or more depending upon the fabric being used.

Slack silhouettes have undergone change also. Although the industry itself seemed to have pushed the consumer to abandon pleated trousers altogether, they just don't seem to be disappearing quietly. Currently, the industry estimates the

national percentage of plain front pants versus pleated to be about 60%. What we find in the mid-west is probably a more evenly distributed ratio: nearly 50/50. By and large, younger people prefer plain front, and those over 40 tend to prefer pleats. From a fit perspective, I would simply advise that if one is fuller through the seat and/or thighs, he is probably better served by wearing pleats, as the additional material accommodates this physical attribute, and usually flatter the wearer, who may experience gapping in the pockets on a plain front model, containing less fabric. Conversely, a gentleman with a significant stomach, but with a small rear, often is better suited to a flat front trouser, because it will be less baggy, since there is actually less material to simply hang there. Pine's of Park Ridge enjoys a legendary expertise for tailoring trousers (as well as everything else), for both of these scenarios. For the customer with the larger rear, we recommend pleats, and often using a larger size, then simply taking the waist in. In the opposite situation, we might go down a size, then let the waist out, because there is always much more fabric in the waist than in the seat. The other tailoring technique that is integral to tailoring slacks for many is shortening the crotch. The crotch or rise, is the distance from the waistband to the crotch. When there is too much material from the waist to the crotch, the fabric seems to "hang limply." Disposing of this excess material results in a clean, flattering look, and is indeed a critical component of a properly fitting pair of slacks. Needless to mention, alterations are free at Pine's. Interestingly enough, Fall 2011 slacks (which we have already purchased) will feature more pleated offerings than it did last fall. Some of Pine's' major suppliers, including Joseph Abboud, have discovered that even among younger consumers, flat front slacks are not the only answer, and have therefore responded with more pleats for next season.

So when you're ready to update your wardrobe, visit us at Pine's for a glimpse into the fashion world of Spring, 2011. The merchandise is here, and so is the expertise.

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Safety First: How Dedicated Are Chicagoland Hospitals to Intercepting Preventable Injuries?

By Jordan Margolis, The Margolis Firm PC

Healthgrades Seventh Annual Patient Safety In American Hospitals Study of March 2010 provided us with an updated report on patient safety incidence rates among Medicare patients at nearly all 5,000 nonfederal hospitals across the nation. [The 2010 study](#) examined trends in important patient safety issues, provided state specific incidence rates, identified "best-performing hospitals to establish a benchmark against which other hospitals can be evaluated" and more. This leading independent healthcare ratings [organization](#) can only provide as current and accurate of information about preventable patient injuries to the public as our nation's hospitals are willing to provide. Unfortunately, hospitals have a history of "[hiding behind legal barriers of their own making](#)", rather than touting a full-disclosure policy on reporting patient safety incidence information.

It's about time for hospitals to start publicly sharing updated information and error report data on preventable injuries that occur within their walls. In doing so, other hospitals, clinics, and individual physicians can help prevent the preventable and save more lives. The general public deserves better, as do the individual patients who put their trust, and their lives, into healthcare professionals' hands.

[According to Chicagobusiness.com](#), on March 18, the Cook County medical examiner's office ruled that the death of James Tyree, a prominent Chicago figure as chairman and CEO of Mesirow Financial Holdings Inc., was an accident. This "mishap" involved an air embolism in Tyree's dialysis catheter which, many of us do not know, is a preventable occurrence. [According to healthcare consultant Michael M. Millenson of the Chicago Tribune](#), many of us also don't know the statistics regarding how likely it is for an average-Joe like ourselves to get injured once admitted to a Chicagoland hospital. This is because few deaths due to preventable medical mistakes make the news. Tyree's did because he was a public Chicago figure whose family allowed the release of the Medical Examiner's results.

Millenson proffers that "if national figures apply to our area, at least 10 people die from preventable medical mistakes in local hospitals every day and another 100 are injured." This reporter uncovered information on preventing medical mistakes in our community at [whynotthebest.org](#). This website is sponsored by Commonwealth Fund, an entity dedicated to "motivate and enable hospitals to improve care". Here's an [overview of what Millenson discovered](#):

"All eight hospitals (Lutheran General, the academic medical centers of Loyola, Northwestern, Rush, the U. of C. and the University of Illinois, and Stroger, Cook County's public hospital) reported data for three serious safety problems that were part of a 'bundle' of standardized safety measures — decubitus ulcers (bedsores), infections due to medical care (particularly catheters and IV lines) and post-operative sepsis, a serious bacterial infection. The latter two complications are often life-threatening."

- "Loyola's rate of bedsores was almost nine times the state average, the only hospital of the eight ranked 'significantly worse' in that category."
- "Loyola, the U. of Chicago and the U. of Illinois all were reported to be 'significantly worse' on the rate of infections caused by medical care."
- Healthgrades' 7th Annual Student reported other [alarming statistics](#) on patient safety concerns:
- The Institute for Healthcare Improvement estimated 40,000 instances of medical harm occur in the healthcare delivery system daily.
- Patient safety events have costed the federal Medicare program nearly \$8.9 billion and resulted in 96,402 potentially preventable deaths from 2006-2008.
- From 2006 through 2008, 88,180 Medicare in-hospital patients who experienced one or more patient safety events died.
- Of the 99,180 actual in-hospital deaths, 97.19% or 96,402 could have potentially been avoided.

Healthcare consultant Michael Millenson explains why patient-safety-incident public reporting is so critical:

"It shows whether a hospital's managers and clinicians are working together to reduce or eliminate serious safety problems. The best efforts of caring and hardworking individuals won't be successful unless systematic error prevention is built into traditional care delivery processes as part of a genuine culture change. High-tech medicine poses inherent risks, but given a government study that nearly one-third of hospitalized Medicare patients suffer some sort of adverse event, a hospital that doesn't have its act together on safety can be downright dangerous."

Healthcare providers and hospitals need to have a serious death reduction discussion, with a focus on better medicine and patient safety procedures. The focus has too often been placed on red herrings such as "the need" for tort reform, and reducing medical malpractice lawsuits and victims' recovery awards. Millenson speaks the truth when he writes: "Most patients don't want to sue. They only want fair compensation, compassion and the knowledge that someone else won't be harmed again in the same way." Let's hit the refresh button on this discussion. Common complaints by hospitals highlight "inaccurately coded Medicare claims" and faulty reporting results due to outdated information, says Millenson. This is precisely why the need is so great for hospitals' complete transparency in reporting annual safety events.

This shouldn't be about cutting quarters, defensive doctoring, and blaming medical malpractice lawyers. The need for publicly reported incidents and safety reports stems from the goal of preventing, not covering up, additional injuries, infections, and conditions patients develop during their hospital visits.

Happy Birthday
from the
Executives Guild

Birthday Wishes to...

May 6	Bonnie Axelson, The Seafood Merchants	bonnie@theseafoodmerchants.com
May 6	Peter Papadakos, ITS of Chicago	info@itsofchicago.com
May 13	Edie Jerome, Metro Mortgage Services	idoloans13@ameritech.net
May 18	Dean George, Matrix Payment Systems	dgeorge@matrix-ps.com
May 20	Maurice Forde, Forde Windows	maurice@fordedesignbuild.com
May 24	Dick Hochschild, American Weathermakers	hochscr@ac-heat.net
May 28	Karen DeRose, DeRose Financial Planning	Karen.derose@lfg.com
May 28	David Ariano, Ravinia Plumbing	info@ravinia plumbing.com

Safety First ...Continued from page 5.

HealthGrades' 2010 report says it best:

"Avoiding mistakes by chance is no longer acceptable. When patients enter the health care system, they entrust their health and their lives to their caregivers. The health care system must continue to put systematic safe practices in place to ensure that the system create to save them doesn't unintentionally harm them"

"There's an important distinction between great doctoring and great safety" says Millenson, and he's right. It's time for Chicago and nationwide hospitals to come to terms with this reality.

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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.

Executives Guild, Ltd.

118 N. Clinton Street
Suite 301

Phone: 312-604-5018

Fax: 224-612-5707

E-mail: patkelps@globalgds.com

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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, 847-588-0800, before extending your invitation.)

Prospect Name:

Prospect Company:

Phone Number:

eMail:

Category represented:

Food Choice: 1. Chicken Oven Roasted Rosemary 2. Salmon or Pretzel Crusted Whitefish
2. Filet Medallions with Wild Mushroom Glaze