

Executives Guild, Ltd.

Building Business Through Relationships



February, 2011

VOLUME 50, ISSUE 11

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**February 23, 2011
Meeting Notice**



Renew Your "Passport"

Join us as we renew our "Passport" software knowledge, check out whether it's time to improve your current software with new, innovative and easy to use accounting software.

Passport Software designs and develops business and accounting software to help entrepreneurs grow their business, improve operational efficiency, and protect their assets.

Their flexible and feature-rich software addresses most of the needs of businesses in many industries, but may also be customized to satisfy the special requirements that differentiate your business to create your success, the power tools that help you win in business.

Do you know what Passport does that might be helpful in your business or your friends' and associates' businesses? Talk with Passport staff members and see demonstrations of software they develop. Learn why companies choose Passport Software to securely manage their company's finances.

On February 23, 2011, Passport will host the cocktail hour (6:00 p.m.) at their offices at 181 Waukegan Road in Northfield. They are 1.5 miles north of Lake Ave and about .6 miles south of Willow Rd. on the east side of Waukegan. Please join other EGL members at Passport and get a tour of the offices that the Guild members remodeled. Early bird demonstrations and free consultations will begin at 5:00 p.m. for those who are considering the issue of accounting software and would like to spend a little more time.

Locks by Rite Lock & Safe

Painting by Johanson Corp.

Plumbing by Ravinia Plumbing

Food by Catering by Max's

Carpet by Lewis Floor and Home

Electricity by Randall Electric

Lease by National Realty Network, Inc.

Meeting Time & Location

February 23, 2011

6:00 pm—Networking: Passport Software, 181 Waukegan Rd, #200, Northfield

7:00 pm—Dinner: Pinstripes, 1150 Willow Rd, Northbrook

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

2011 General Meeting Calendar

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



February 23	Pasport Software	Pinstripes
March 23	Networking Meeting	Holiday Inn, Skokie
April 27	Leslie Stern Design	McCormick & Schmick's
May 25	DeRose Financial & Total Benefits	TBD
June 22	Sandler Training	TBD
July 27	Golf Outing & New Members	TBD
August 24	TBD	TBD
September 21	Special Program	TBD
October 26	TBD	TBD
November 16	Scuba Systems	TBD
December 7	Holiday Dinner/Installation	TBD

March 23, 2011

EGL's Progressive Networking Dinner Meeting

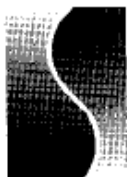
Networking your business means you have to be proactive. The core of networking is doing something specific each week that is focused on networking for business growth. Make a plan, focus and be consistent. When you understand exactly what business networking is and step up to the challenge, you'll find avenues of opportunity that you may have otherwise never discovered, and you will be making an invaluable investment in the steady growth of your business.

So your plan for this evening will be to bring "qualified" guests to a meeting where they will meet with 56 other businesses and EGL Members will be able to expand their contacts to develop new business opportunities.

This meeting will be held on March 23rd at the Holiday Inn, Skokie Banquet and Conference Center on Touhy Avenue, Skokie, IL.

A flyer is being prepared that you can e-mail to your potential guests along with some information about our organization.

Remember, if you are unsure about conflict with other members, call Ira Chislof, V.P. Membership to discuss your potential guest.



MARTIN N. SACHMAN, MD
& ASSOCIATES, LLC

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2/7/11

Dear Patient,

Thank you for your interest in my concierge internal medicine practice. After 30 years of practicing, I have recently embarked on establishing a concierge office, which provides highly personalized care and service. This is a decision I arrived at after much thought, and I would like to share my reasons with you.

I took a look at the kind of personal care and attention I provide to my extended family. They can easily reach me, day or night. I can respond quickly and even make house calls when they are too ill to come to my office. I feel strongly that each of my patients deserve this kind of attention from me. Unfortunately, maintaining that standard of care in the current medical environment is not possible. Today's insurance and regulatory requirements have taken the heart out of practicing medicine. Each day, like many busy internists, I was typically seeing 25 patients and returning over 30 phone calls. While it was not in my nature or in patient's best interest to rush visits, the number of hours in a day just do not allow for in-depth consultations.


My desire has always been to provide medical care not only when patients are ill, but also when patients are well. I want to have the time to discuss future healthcare planning, prevention, wellness, caring for loved ones...the true essence of what I believe a primary care physician should be.

Having a concierge medical practice allows me to practice true patient-focused medicine. If you join my practice, here is what you can expect: we offer a variety of patient amenities - but most importantly, my staff and I give you the attention, responsiveness and support you deserve; office visits are typically longer and unhurried, with little or no waiting room time; you will receive same day or next day appointments; after hours you will have my cell phone number; when necessary, I will even make house calls. I will provide the kind of care patients used to receive from their doctors.

To effectively offer these types of services, only a limited number of patients can be part of a concierge practice and patients are assessed an annual fee. Please read both sides of the attached "Highlights & Details" page, which describes patient services, delineates the annual fee, and answers many questions.

I would like you to have an opportunity to meet me and my staff in our relaxed medical office setting. You'll have time to inquire about our practice policies, and talk about your personal medical needs. Of course, there will be no charge for this introductory visit. Please call 847-564-5200 to schedule a complimentary appointment.

Wishing you the best of health,



Martin N. Sachman, MD
Encl. (2)

HIGHLIGHTS & DETAILS

Concierge Services Included as Part of Annual Fee:

- ◆ **Comprehensive annual physical examination***. This is a wellness exam, not in connection with any illness or injury, and will include appropriate related laboratory tests, an EKG and Chest X-ray (if needed).
- ◆ **Same-day or next business day appointments** will be offered, with the exception of your annual exam.
- ◆ **Little or no office waiting time, and typically longer appointments**, as needed.
- ◆ **Strong focus on preventive medicine and long-term health and wellness**. Depending on each patient's personal needs, I will offer a health risk assessment and counseling for weight management, nutrition, and exercise.
- ◆ **Direct phone access to my assistant or to me, during office hours**. All phone calls will be returned within 2 hours.
- ◆ **My personal cell phone and home phone numbers**, allowing easy access to me 24/7.
- ◆ **Convenient fax or e-mail access for non-urgent health issues or questions**, if you desire. You will receive a prompt (usually within 24 hours) response.
- ◆ **House calls, if you are ill or otherwise unable to come to my office**, as deemed appropriate on a case-by-case basis.
- ◆ **Specially trained staff dedicated to your care**. They will assist you in arranging consultations and outside diagnostic studies and will advocate on your behalf.

Non-Medicare Patients

I will function as an "out-of-network" physician with all insurance plans. We will continue to bill your insurance, the insurance reimbursements for your office visit charges may be sent directly to you by your carrier, or depending on your type of plan most insurances will send the payment to our office. You will no longer have a co-pay, and the office visit charges will be similar to what your co-pay might have been. The office visit charges will be significantly reduced to compensate for any increased cost that might have been your responsibility because of my "out-of-network" status. Office visit charges are not included in the *Martin N. Sachman, MD. & Assoc.* annual fee. I intend to continue to refer you to "in-network" physicians for any necessary consultations and to "in-network" facilities for diagnostic tests and hospitalizations, as medically indicated. Those services will be covered according to "in-network" fees.

Medicare Patients

Everything will remain the same. I will continue to be a Participating Provider in the Medicare program. We will continue to bill Medicare on your behalf for services covered by them. No Medicare covered medical services are included in your *Martin N. Sachman, MD & Assoc.* annual fee.

** **Patients New to Medicare:** Per Medicare regulation, the annual exam benefit cannot be available to patients who are new to Medicare this year. Beginning in January 2005, Medicare reimburses for a new, one-time Welcome to Medicare Physical available to new Medicare patients only. This exam must be billed to Medicare except for Medicare co-pays, for which the patient will be responsible. (Patients new to Medicare are therefore entitled to a discount from the annual fee in the applicable year.)*

- **My affiliation with Northshore Hospitals will Continue (Highland Park, Evanston & Glenbrook)**. If you require hospitalization, I will make daily visits and ensure continuity of care.
- **Continued completion of all insurance forms by our staff**. We will assist with your claim facilitation, if necessary.
- **Phone consultations during traveling and extended vacations**. I will be readily available for phone consultation with you and/or other health care personnel. With the exception of a few controlled substances, most prescriptions can be ordered anywhere in the country. If you should require hospitalization while away, at your request, I will establish daily phone communication with you and your attending physician(s) for continuity of care.
- **Occasional coverage or vacation coverage**. Drs. Alvin Winer, and John Stavrakos will be covering for me on infrequent occasions and when I am out of town. For complex issues (ER, hospitalizations, etc.) I will be available to become actively involved.

Attaining PEAK Performance



[Watch the Video](#) [Read the Insight](#) [Hear the Audio](#)

An experienced mountain climber, who has scaled certain peaks, now wants to go higher. To do that, he must alter his thinking about himself, not about the higher peak. He must strengthen his muscles and train for the longer climb; he must gather additional supplies; he might need special equipment and so on. If he attempts to climb to a higher peak using “lower peak” planning, skills, and equipment, frustration and defeat are the likely result.

If you want to reach higher peaks—attain greater levels of performance—you too must alter your thinking about yourself: the way you see things, the way you feel, your attitudes, and your viewpoints. What “muscles” must you strengthen? What additional or specialized “equipment” will you need? When you set your sights higher, proper planning and preparation will make you equal to the task.

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John Martin and Jody Williamson

Northbrook and Chicago

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What do business owners want from a service provider



Submitted by:
Scott Bernstein

We all want clients/customers. We make our pitch, tell how great we are and then what? Did we hit the mark? Do we get the sale? Depends. Whose needs were you addressing, yours or the business owner.

I recently was at a marketing conference for IT companies. The organizer brought in a panel of 8 non-IT business owners and asked us to give our elevator speech to interest them in our service. There were quite a few takers. After all was said and done, each business owner was asked to rate the presentations and make comments. Their thoughts can apply to anyone looking to sell something, not just IT.

1. The concept of “Partnering” or “long-term relationships” was of no interest to them. They felt it would be too much work to establish that.
2. Enthusiasm mattered. Those that did not have it were thought to not be passionate about what they had to say or sell.
3. After awhile, all messages started to sound the same. We need to differentiate ourselves in order to stand out.
4. Cost was NOT the first or even second issue. Get the solution resolved. If cost came up early, it was a turn-off.
5. What mattered most was speed of response and resolution of the issues.
6. Don’t use technical terms (this seems so obvious but it wasn’t). IT (see, there is one now) has so many acronyms it can make your head turn. Don’t use them.
7. If at all possible, use common day analogies to make your point. The best presentation used getting a car serviced to compare getting computer systems taken care of. It was easy for all to understand. Who hasn’t taken a care in for maintenance and repairs?

It opened up the eyes of many of the IT people in the room. But it applies to everyone. So how good is your elevator speech? Are you addressing your needs or the business owners' needs? Are you able to communicate how you are different from your competition, or convince them that status quo is no longer adequate (and status quo is our biggest competitor)?

Forde Windows and Remodeling Named NARI 2011 Regional Contractor

Forde Windows and Remodeling Named NARI 2011 Regional Contractor of the Year

The Property

Jackson Shore Apartments is a 12-story, 20-luxury apartment structure in Chicago's Hyde Park community.

The Project

- Replace all 700 original double hung windows with Marvin Windows
- Be listed in the National Historic Registry
- Restore the windows to their original, classic look
- Make the windows more durable, energy-efficient and easier to use

Maurice Forde, President of Forde Windows & Remodeling, will receive his award at the Evening of ExcellenceSM in Jersey City, NJ on April 2, 2011, along with all other regional winners. At that time, NARI will announce national CotY winners.

For more information, call us at 847/562-1188, or e-mail Maurice@fordedesignbuild.com.

CotYTM 2011
Regional winner
Commercial Exterior



The Executives Guild congratulates Maurice Forde
on receiving this very special recognition

Dr. Ira Chislof, Chiropractic & Wellness



New Evidence Shows that Multivitamin and Calcium Supplements can Reduce Risk of Breast Cancer

According to a study recently presented at the annual American Association of Cancer Research, taking multivitamins could reduce breast cancer risk by 30 percent. Calcium supplement protection is even higher at 40 percent.

The study was conducted by the Ponce School of Medicine in Puerto Rico. A total of 725 women participated in the study; 268 women already had breast cancer and the remaining 457 were healthy.

Each participant filled in a questionnaire that included information on which vitamin and mineral supplements they had taken and for how long.

Age, breast feeding history and family history of breast cancer were also taken into consideration.

The study subjects also received blood tests to determine their DNA’s capacity to repair itself, a complex biologic process involving over 200 proteins that, if disrupted, can lead to cancer.

The objective of the study was to examine the association of the capacity of the DNA to repair itself and the risk of breast cancer in terms of consumption of vitamin and calcium supplements.

Dr. Jamie Matta, Professor of Physiology, Pharmacology and Toxicology at the Ponce School of Medicine and lead researcher, said the findings suggest that the calcium supplements are acting to enhance DNA repair capacity.

The study did not narrow down the specific vitamins taken by the participants as most of them said they take multivitamins. However, both the vitamin and calcium supplements were taken in normal dosages.

"It is not an immediate effect," said Jaime Matta, Ph.D., professor in the Ponce School of Medicine in Puerto Rico. "You don't take a vitamin today and your breast cancer risk is reduced tomorrow. However, we did see a long-term effect in terms of breast cancer reduction."

SOURCE: Science Daily & American Association for Cancer Research



Easy & Cost Effective
Email List Management

Easy & Cost Effective E-Mail List Management

Traditional direct marketing usually entails buying a list of names and sending out a bulk mailing. The result? High costs, hard-to-measure response rates, and poor ROI. Email direct marketing is a far more effective solution: it's faster, very measurable, and highly cost-effective.

At MustangList.com, we provide fast, easy-to-use services for permission-based email marketing. With our tools you can manage your lists and quickly launch email campaigns & newsletters right from your desktop.

Built on our innovative email marketing platform, MustangList.com is a convenient, web-based service for email marketing, newsletter distribution, prospecting and client relations. All you need is a web browser and an Internet connection, and you're ready to mail!

With MustangList.com You Get:

- Automatic tracking of opens, bounces, unsubscribes, and more.
- Easy-To-Use Web Interface.
- Unlimited Scalability.
- Message Personalization with first name, last name, or any other fields.
- Targeting by zip code, gender, or any other field.
- Outstanding Customer Support.
- Much Much More!

John Rudnick

For a demo give us a call at 847-541-2811.

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 .



American
Chartered
Bank

The 5 C's of Credit

What They Mean To Your Small Business Loan!

It's one of the most common questions among small business owners seeking financing: "What will the bank be looking for from me and my business?" While each lending situation is unique, many banks utilize some variation of evaluating the five C's of credit when making credit decisions: character, capacity, capital, conditions and collateral. We'll take a look at each of these ingredients and how they may impact your funding request. Review each category and see how you stack up.

Character — What is the character of the management of the company? What is management's reputation in the industry and the community? Investors want to put their money with those who have impeccable credentials and references. The way you treat your employees and customers, the way you take responsibility, your timeliness in fulfilling your obligations — these are all part of the character question.

This is really about you and your personal leadership. How you lead yourself and conduct both your business and personal life gives the lender a clue about how you are likely to handle leadership as a CEO. It's a banker's responsibility to look at the downside of making a loan. Your character immediately comes into play if there is a business crisis, for example. As small business owners, we place our personal stamp on everything that affects our companies. Often, banks do not even differentiate between us and our businesses. This is one of the reasons why the credit scoring process evolved, with a large component being our personal credit history.

Capacity — What is your company's borrowing history and track record of repayment? How much debt can your company handle? Will you be able to honor the obligation and repay the debt? There are numerous financial benchmarks, such as debt and liquidity ratios, that investors evaluate before advancing funds. Become familiar with the expected pattern in your industry. Some industries can take a higher debt load; others may operate with less liquidity.

Capital — How well-capitalized is your company? How much money have you invested in the business? Investors often want to see that you have a financial commitment and that you have put yourself at risk in the company. Both your company's financial statements and your personal credit are keys to the capital question. If the company is operating with a negative net worth, for example, will you be prepared to add more of your own money? How far will your personal resources support both you and the business as it is growing? If the company has not yet

made profits, this may be offset by an excellent customer list and payment history. All of these issues intertwine, and you want to ensure that the bank perceives the business as solid.

Conditions — What are the current economic conditions and how does your company fit in? If your business is sensitive to economic downturns, for example, the bank wants a comfort level that you're managing productivity and expenses. What are the trends for your industry, and how does your company fit within them? Are there any economic or political hot potatoes that could negatively impact the growth of your business?

Collateral — While cash flow will nearly always be the primary source of repayment of a loan, bankers look at what they call the secondary source of repayment. Collateral represents assets that the company pledges as an alternate repayment source for the loan. Most collateral is in the form of hard assets, such as real estate and office or manufacturing equipment. Alternatively, your accounts receivable and inventory can be pledged as collateral.

The collateral issue is a bigger challenge for service businesses, as they have fewer hard assets to pledge. Until your business is proven, you're nearly always going to pledge collateral. If it doesn't come from your business, the bank will look to your personal assets. This clearly has its risks — you don't want to be in a situation where you can lose your house because a business loan has turned sour. If you want to be borrowing from banks or other lenders, you need to think long and hard about how you'll handle this collateral question.

Keep in mind that in evaluating the five C's of credit, investors don't give equal weight to each area. Lenders are cautious, and one weak area could offset all the other strengths you show. For example, if your industry is sensitive to economic swings, your company may have difficulty getting a loan during an economic downturn — even if all other factors are strong. And if you're not perceived as a person of character and integrity, there's little likelihood you'll receive a loan, no matter how good your financial statements may be. As you can see, lenders evaluate your company as a total package, which is often more than the sum of the parts. The biggest element, however, will always be you.

Michael Moran
American Chartered Bank
847-418-3226

Birthday Wishes to...

Happy Birthday
from the
Executives Guild

March 15,	Kris Keller, National Realty Network	kkeller@nationalrealtynetwork.net
March 16,	Howard Gallay, ACM Associates, Inc.	
March 19,	Michael Moran, American Chartered Bank	mmoran@americanchartered.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. Don't forget to fill out your Referral form and turn it in during badge collection.

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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: Fun Buffet (something for everyone)