



Executives Guild, Ltd.

Building Business Through Relationships



October, 2011
VOLUME 50, ISSUE 10

www.theexecutivesguild.org

2011 Board of Directors

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847-847-498-2800

Don Johanson

Johanson Corporation

847-813-5421

Steve Lewis

Lewis Floor & Home

847-835-2400

October 26, 2011 Meeting



Matrix Payment Systems, Inc.

Presenting this evening will be Dean George of Matrix Payment Systems.

His presentation will be a brief, yet informative, maybe entertaining, presentation about alternatives to traditional invoice procedures to new and existing customers, along with securing various payment types for greater efficiency and overall costs.

Matrix also provides payment processing for retail, restaurants, hotels, business-to-business, government, etc.

EGL's 2011 Food Drive:

Since everyone forgot to bring their donations to last months meeting, please do not forget them this time. We need canned goods (soups, canned fish, canned veggies), cereals, paper goods, baby food, other baby items are all needed. **SINCE YOU FAILED LAST MONTH REMEMBER TO DOUBLE UP THIS TIME** to help the many people who depend on your kind donations.

Meeting Time & Location

October 26, 2011

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

Jameson's Charhouse (Doubletree Hotel)

9525 Skokie Blvd, Skokie, IL 60077

847-673-9700



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



2011 General Meeting Calendar

October 26	Matrix Payment Systems	Jameson's—Double Tree
November 16	Security: BSSI2, Sealtight, Mustang	McCormick & Schmick's
December 7	Holiday Dinner/Installation	Gibson's Steakhouse

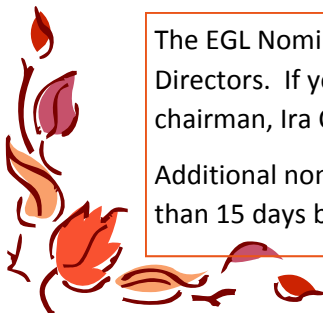
The 2012 Nominating Committee is please to present EGL 's 2012 Slate of Officers and Directors

2012 Executive Board

Jerry Mayster, Mayster & Chaimson, Ltd.	President
Ira Chislof, Chislof Chiropractic & Wellness	Executive Vice President
Morry Dyner, Fischel & Kahn, Ltd	Treasurer
Yehuda Cohen, Dream Town Realty	Secretary
Don Johanson, Johanson Painting	V.P. Programs
Dean George, Matrix Payment Systems	V. P. Membership
Marcy Gelber, Travel by Marcy	V. P. Business Promotions

2011 Directors at Large

Larry Estes	Catering By Max's
Bill Factor	Chicago Messenger Service, Inc.
Dick Hochschild	American Weathermakers, Inc.
Edie Jerome	Metro Mortgage Services, Inc.
Steve Lewis	Lewis Floor & Home
John Rudnick	Mustang Internet Services, Inc.



The EGL Nominating Committee presents their slate for the 2012 Board of Directors. If you have any questions or comments please contact the committee chairman, Ira Chislof - 847-588-0800.

Additional nominations may be made by petition filed with the Secretary not less than 15 days before the December membership meeting.



Lunch with Your Field Sales People

Often time's lunch goes by and we are having social conversations and that is ok, but I would like to suggest to you there are a couple things you can do as a sales manager in between your customers to help your sales people become better. By the way the best thing is to have a customer review lunch if you are in town.

You can do the following:

First do a quick performance review. Take the opportunity to tell them where they are in relation to where they should be. This informal performance review is going to pay dividends. Why, because typical performance reviews, although effective, they are too far out, it is a waste of time. People are like sail boats, sales people want to tack left and right, they need to know when they are off schedule and what is going on. That is a perfect time to do it. There is no pressure, it is off the cuff and you are going to get real live feedback.

The second thing I want you to do at lunch is to go back and review the calls that you made in the morning. Have a little coaching session, what would you have done differently.

Finally I want you to strategize the calls that you have in the afternoon.

If you do those three things every lunch hour that you have a salesperson, your relationship and their success will increase.

John Martin and Jody Williamson

Northbrook and Chicago

Visit Sandler Training's Website:

<http://www.jw.sandler.com>

Other Sandler Training Centers Worldwide:

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KENYA MALAYSIA MEXICO PORTUGAL ROMANIA
SAUDI ARABIA SINGAPORE SOUTH AFRICA SPAIN
POLAND UNITED KINGDOM UNITED STATES VIETNAM

NEW APPLICATIONS



Davis Friedman, LLP

135 S. LaSalle Street

Chicago, IL 60603

Category: Family & Divorce Law

Partner: Andrew Engle

Sponsor: Karen DeRose, DeRose Financial

Category Description: Davis firm represents clients in all areas of family and matrimonial law, dispute resolution, drafting prenuptial and postnuptial agreements, domestic violence, paternity and custody cases.

Desert Rose Design, Inc.

257 N. West Avenue

Elmhurst, IL 60126

Category: Marketing—Brand Positioning

Owner: Helen Levinson

Sponsor: Karen DeRose, DeRose Financial

Category Description: Desert Rose is a marketing firm specializing in creating business opportunities through brand positioning and digital marketing.

MK Asset Management

One Rivershire Lane

Lincolnshire, IL 60069

Category: Property Management

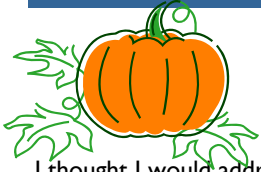
Owner: Jared Margolis

Sponsor:

Category Description: Third party property management company that services residential community property associations including Condominium, Homeowner and Townhome Associations and commercial properties including industrial, retail and small office properties.

These applicants meet the criteria of the organizations 5-5-5 policy.

If you have any comments or concerns about either of these applicants please contact our V.P. Membership, Dean George—847-310-0455.



Tankless Water Heaters



I thought I would address the hottest thing in plumbing these days, the tankless water heater. These devices have received a lot of press lately. Unfortunately most of the articles that I have read only tell about half of the story.

Now don't get me wrong, I do like these units but I won't sell one unless I know the customer fully understands and can live with the limitations and differences of these units. It helps to understand where the technology originated and the lifestyle of that region. Tankless water heaters originated in Japan then moved across Europe. No doubt about it, a tankless water heater requires a fraction of the space of a traditional tank-style water heater. Space is at an ultra-premium in Japan. Also at a premium is fresh drinking water. Japan is surrounded by salt water, not sitting next to the largest body of fresh water on our planet like Chicago. The average showerhead in Japan produces 1.0 gallon per minute. In the good 'ole USA, shower heads produce a maximum of 2.5 gallons per minute by law but many customers remove the restrictor for an increased flow, sometimes up to 10 gallons per minute.

Water Flow Rate Limitations:

The biggest limitation of a tankless water heater is the flow rate of water the unit can produce. If water flows too quickly through the water heater, it does not stay in the unit long enough to be brought up to a usable temperature. Most tankless manufacturers rate their product at between 4 to 9 gallons per minute at a 40-degree rise in temperature. That means in the summer, if the incoming cold-water temperature is 70 degrees Fahrenheit, the outlet will be 110oF. A little low still, but not too bad. The problem is we have a little thing called winter. In the winter months the incoming cold water temperature is about 40oF, resulting in an outlet temperature of 80oF. All tank style heaters are rated at a 90oF rise in temperature which under the same conditions will produce 130oF water. You can still get hot water from a tankless unit but the stated flow rate (usually between 4 to 9 gallons per minute to begin with) will be cut by about 55% for our winter months.

Energy Factor vs. Thermal Efficiency for Tankless Water Heaters:

Thermal Efficiency is a measure of how efficiently a water heater is turning fuel into heat. The Energy Factor examines the total efficiency of the water heater. The Energy Factor is always equal to or less than the thermal efficiency.

The Energy Factor is the portion of the energy going into the water heater that gets turned into usable hot water under average conditions. It takes into account heat loss through the walls of the tank, up the exhaust vent piping, and fuel combustion efficiency. The higher the Energy Factor, the more efficient the heater, the less you pay to operate the heater.

Because tankless water heaters don't have the losses associated with tanks, their Energy Factors are normally higher

(although well-insulated, ultra-efficient tank heaters also have high Energy Factors). Energy Factors for gas-fired tankless water heaters range from 0.69 to 0.84, compared with 0.55 for a conventional tank and 0.86 for an ultra-efficient tank heaters.

Conventional electric tank water heaters have an Energy Factor of about 0.87 compared with 0.91 for an ultra-efficient tank and 0.98 for electric tankless heaters.

In terms of dollars paid to the gas utility, for every \$1.00 of gas purchased, a standard water heater will use \$0.55 to operate versus \$0.69 for a standard tankless unit.

Installation Cost:

When converting from a tank-style to a tankless for the first time, there are usually some pretty steep costs associated with running electricity and a larger gas line to the tankless unit. Also, tankless units cannot exhaust up the chimney like most tank-style water heaters. A tankless unit must vent through a high grade stainless steel exhaust line directly out the side of the house that must terminate at least 4' away from any door or window to prevent the unit's exhaust from contaminating the air in the home.

Maintenance:

Finally, manufacturer's neglect to inform consumers that a tankless water heater must be de-limed every 2 to 4 years to maintain it's efficiency and lifespan at a current cost of around \$300.00.

Time to Get Hot Water:

It is common to have to wait a little longer to get hot water from a tankless water heater than a tank type. When you turn on your shower, a tank type water immediately starts providing hot water. The time you wait is the time it takes to move the hot water through the piping from the water heater to the shower valve. With a tankless water heater, when you turn on the same shower valve, the tankless unit has to sense that water is flowing through the unit before it turns on its burner and starts to heat water. For this reason it typically takes an extra 30 seconds of water use before getting hot water.

Larger homes are equipped with a hot water return line to decrease the time you have to wait to get hot water. Due to the intentionally low flow rate of a hot water return system, a return line will not operate with a tankless unit without installing a small electric water heater to act as a buffer. This will solve the problem but adds cost to the installation.

Please feel free to call me directly regarding any questions or comments. David Ariano with Ravinia Plumbing & Heating can be reached at (847) 432-5561 or David@RaviniaPlumbing.com.



To Arm or not to Arm, that is the question!

By Edie Jerome, Metro Mortgage

During the subprime lending boom adjustable rate mortgages got a bad name, and rightly so. Borrowers bought houses they couldn't remotely afford using exploding ARMs—a 2% teaser rate could jump to 8% within two years, even if market interest rates didn't change.

Today ARMs are only a small part of the market, but here's the surprise: Most don't adjust for five or seven years and can make sense for older refinancing homeowners with lots of equity.

Given that 15- and 30-year fixed mortgage rates are at a historic low, why even consider an ARM? If you're aiming to pay off your mortgage in a short period you can still save a bundle. The biggest savings come if you pay off the loan within the five to seven years before the ARM adjusts—effectively turning it into a very short, very low-rate fixed mortgage. That's attractive if, for example, you plan to move in the next several years or if you want to pay off a big mortgage before you retire.

Move up Move down

Say you plan to pay off a \$750,000 mortgage within seven years. Get a jumbo ARM for the first seven years and you'll pay less interest than if you were to take a 15-year fixed-rate mortgage at and pay it off over seven years, and less than if you took the full 15 years to pay, (That doesn't count any tax savings from the mortgage interest deduction—but those could be limited by tax reform.) Tempted? Here are some pointers.

Learn the lingo

The 5/1 part means the rate is fixed for 5 years and adjusts up or down annually afterward (based in this case on the Libor index). The 2/2/6 part means the maximum first-year adjustment is two percentage points above the initial rate and after that it can adjust another two percent age point each year, with a maximum lifetime adjustment of six percentage points—so it can hit in year eight and beyond.

Don't go too short

If you're selecting an ARM because you expect to pay off the mortgage before the initial rate period is over, leave yourself wiggle room. If you expect to sell in six years, for example, take a 7/1 ARM rather than a 5/1 ARM, he says.

Stick to your early payment schedule

If you're aiming to pay down a 30-year ARM fast, make sure there are no prepayment penalties. Then calculate how much extra in principal you'll need to pay a month (you can do it on Guttentag's site). Warning: You must calculate your extra monthly payment any time the rate adjusts. (If you don't stick to the schedule, check into refinancing again.)

Don't go too big

With rates so low, it's tempting to refinance for more than your existing principal and use the extra cash to, say, build a dream gourmet kitchen. Just don't stretch too much when taking an ARM. You're still assuming interest rate risk—even if it's put off for five or seven years.

Extended Chiropractic Care Offers Superior Long-Term Outcomes

Recent medical research has found that chiropractic maintenance care for chronic low back pain offers better long-term outcomes than other standard approaches.

For the study, 60 patients with chronic, nonspecific lower back pain (LBP) lasting at least 6 months were separated into categories to receive one of the following modalities:

- 12 treatments of “sham” spinal manipulation therapy (SMT) over a one-month period
- 12 treatments, consisting of SMT over a one-month period, but no treatments for the subsequent nine months
- 12 treatments over a one-month period, along with “maintenance spinal manipulation” every two weeks for the following nine months

To determine differences among the three modalities, each patient's levels of pain and disability were scored at the beginning, and at 1-month, 4-month, 7-month and 10-month intervals. Patients' generic health status and back-specific patient satisfaction were also recorded.

The results of the study were not too surprising – patients in the second and third groups that received real chiropractic adjustments fared much better than those in the first group that received fake treatments. At the end of the first month, the patients receiving genuine adjustments experienced significantly lower pain and disability scores.

At the 10-month evaluation, groups two and three also showed significant differences. Group two, which received real treatment for only the first month, experienced pain and disability scores sliding back to pretreatment levels.

The clear winners were the patients in group three, who received maintenance adjustments for 9 additional months. They showed continued improvement in pain and disability scores all the way through to the 10-month evaluation.

The results, say the study authors, confirm many other studies showing that SMT is effective for the treatment of chronic non-specific lower back pain. But more importantly, the study shows long-term benefit is obtainable when maintenance treatment is continued well after the initial intensive therapy.

Chislof, Chiropractic & Wellness Center

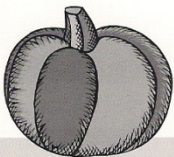
847-588-0800 bigboy0400@sbcglobal.net

Stuart Plusker and Square One Productions invite you to the annual Westminster Place Halloween Festival.



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Come to the **FREE**
Old-Fashioned
Halloween
Festival

Saturday, October 29
 at One Calvin Circle

Parking shuttle from
 campus perimeter to event.
 Costumes encouraged!

For information, phone
 Carol at 847-866-1615.

Come for Halloween fun!

Westminster Place • One Calvin Circle • Saturday, October 29 • 1 to 4 p.m.

Bring the kids, ages 2 to 10, to Westminster Place for an Old-Fashioned Halloween Festival on Saturday, October 29 from 1:00 to 4:00 pm at One Calvin Circle.

Our FREE festival features:

- Safe trick-or-treating indoors
- Hayrides
- Pumpkin decorating
- Carnival games
- Temporary tattoos
- Petting zoo (outside!) starring a llama
- Seasonal refreshments

An adult must accompany the children, ages 2 to 10.





A tourist in Vienna is going thru a graveyard and all of a sudden he hears some music.

No one is around, so he starts searching for the source. He finally located the origin and finds it is coming from a grave with a headstone that reads:

Ludwig von Beethoven, 1770-1827.

Then he realizes that the music is the 9th Symphony and it is being played backward!

Puzzled, he leaves the graveyard and persuades a friend to return with him. By the time they arrive back at the grave, the music has changed. This time it is the 7th Symphony, but like the previous piece, it is being played backward. Curious the men agree to consult a music scholar. When they return with the expert, the 5th Symphony is being played backward, and the expert notices that the symphonies are being played in the reverse order in which they were composed, first the 9th, then the 7th, then the 5th. By the next day the word has spread and a crowd has gathered around the grave...there they stand listening to the 2nd Symphony being played backward. Just then, the graveyard caretaker ambles up to the group and someone asks him for an explanation.

Don't you get it ? says the caretaker....He's decomposing !



Larry Mandel

Piser Funeral Services

piserfunerals@aol.com

Travel by Marcy

Do You Want A Group Tour



Are tour groups for you? You're moving ahead with your trip planning. You've decided where you want to go. Now you need to come to grips with how you're going to get your hotels, get around, see the sights. So I guess the next decision in your trip planning is... do you want to join a tour group or be an independent traveler.

Both options have pros and cons. If you choose to take a group tour, your hotels will be taken care of, as will your transportation during the tour. Depending on the package, most meals will probably be taken care of too, so you won't be looking for a restaurant. Air fare to and from your destination may or may not be included.

All of this can make it easy on you for trip planning; you don't need to worry about making reservations or finding hotels and restaurants on the road. You don't need to worry about that foreign language, though that is truthfully not usually a problem.

You will be traveling with a group of people. If group size is important to you, be sure to check on that. Again depending on the operator and package it can range from 10 or 12 people all the way up to a bus full of about 45 to 50 people. That can make it fun, or it can slow things down as you're waiting for everyone to get up in the morning and get on the bus. You'll probably see all the highlights, but you won't be able to get into small venues that can't accommodate big groups.

You won't be lonely... you'll have your group to interact with. That can insulate you some from interacting with locals, but some group tours introduce you to locals or even get you into ceremonies or places that independent travelers don't have access to. And hopefully you'll have knowledgeable tour guides who can teach you about the area... something that independent travelers might miss.

Tours can be an economical way to travel. Tour operators get good prices on hotels and transportation. But if you want to sleep in and the tour is moving on... you'll just have to get up and get going. You might learn things you wouldn't have learned otherwise.... and if you're a first time traveler, one of the things you might learn is that you don't need a group tour.

Sometimes that first tour group experience is more than worth it... it can give you the confidence to travel independently. In addition, if you learn that you like the company you're traveling with, and you like group travel... you've come up with a great shortcut for your trip planning in the future.... just find more of their tours that you like and you'll soon be traveling the world.

Travel by Marcy

Marcy Gelber

847-897-7011

**Happy Birthday
from the
Executives Guild**

Birthday Wishes to...

November 2	Don Johanson, Johanson Painting	don@johansonpainting.com
November 6	Jay Pine, Pine Roofing	pineroofing@aol.com
November 26	Leslie Stern, Leslie Stern Design	nwmexico@sbcglobalnet
November 29	Stuart Plusker, Square One Productions	stuart@squareonepro.com

Action Items

EGL Open Category List

Ad Agency	Lighting Supplies/Servs
Appliance Repair	Luggage & Leather Goods
Appliance/Electronic Sales	Restaurant
Landscape Services	Residential Roofing
Executive Recruiter	Veterinarian

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.
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Phone: 312-604-5018
Fax: 224-612-5707
E-mail: patkelps@globalgds.com

**Executives
Guild, Ltd.**
Building Business Through Relationships



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— Dean George—847-310-0455, before extending your invitation.)

Prospect Name:

Prospect Company:

Phone Number:

eMail:

Category represented:

Food Choices: Family Style Dinner to Include Fish/Chicken/Beef & other stuff