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October 27, 2010 Meeting Notice

Frimark/Keller & Associates

Howard Frimark has over 40 years of insurance experience. In 1976, Howard opened and operated his own full service insurance agency until Frimark/Keller & Associates was established in 2007.

Auto Insurance

Auto insurance can be very complicated and confusing. Frimark/Keller & Associates wants you to have a clear understanding so that you are financially protected from auto-related damages, **loss, or injuries in the event of an accident.**

Homeowners Insurance

Homeowners insurance offers protection of your valuables from your roof to everything under it. Whether you own a single family home, a condominium, a townhouse, or a manufactured

home, Frimark/Keller & Associates will provide protection policies that you can trust plus affordable rates and outstanding service.

Business Coverage

As a business owner, you're used to taking risks. But when it comes to your contents, liability, and workmen's compensation, taking risks is not a smart move. Having a solid insurance package will protect your assets. Frimark/Keller & Associates offers many options and their qualified staff will put together a Business Office Package (BOP) which will give you the peace of mind you need so that you can do what you're best at, running your business.

See below for meeting details.



Meeting Time & Location—October 27, 2010



6:00 pm—Networking

Frimark/Keller, 422 N. Northwest Highway, #100, Park Ridge, IL

7:00 pm—Dinner & Program

Affresco Ristorante

11 N. Northwest Highway, Park Ridge, IL

(directions will be e-mailed prior to the meeting)

Please RSVP, on line, at

theexecutivesguild.org, using the reply button on the last page

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



2010 General Meeting Calendar

October 27	Frimark/Keller & Associates	TBD
November 17	Metro Mortgage	McCormick & Schmick's
December 8	Holiday Dinner/Installation	Valley Lo CC

EGL 's 2011 Meeting Calendar

If you are interested in hosting a monthly meeting in 2011 please contact Ken Dermer, V.P. Program at 847-677-1999



New FAMIC Study Shows Americans Recognize Importance, Value of Funerals

An overwhelming majority of Americans over age 40 who have attended funerals believe that funeral and memorial services are a valuable and important part of commemorating the life of a loved one, according to a nationwide study conducted by telephone in April by Harris Interactive on behalf of the Funeral & Memorial Information Council (FAMIC).

A greater understanding of the value of funeral service and a stronger recognition of the role it plays in healing after loss was demonstrated in the 2010 results. 92% of those 40 and older said the funeral industry provides meaning and value to the arrangement process, an increase from 86% in 2004. 95% said that the service was helpful in paying tribute or commemorating the life of a loved one, a 6% increase from 2004. 87% said that the service was an important part in helping them begin the healing process after the death of a loved one, a 9-point increase from 2004.

The 2010 study results also demonstrate the importance of the relationship between the consumer and the funeral home itself. Funeral attendees are generally more comfortable shopping for caskets and other funeral-related items at a funeral home, and they prefer privately-held, independent funeral homes over publicly-held corporations. Further, where applicable, the majority of respondents would use the same funeral home in the future and wouldn't change anything about their personal funeral home experience. The funeral industry attributes tested all had very high approval, and the highest

approval was for the most personal types of services provided by funeral homes.

Over a 20-year period, those who report being likely to choose cremation for a loved one has increased by more than 50%. 55% of survey respondents indicated they were likely to choose cremation for a loved one, where in 1991, that number was 31%. 94% of those most likely to choose cremation for a loved one indicated they planned to have some sort of funeral or memorial service to commemorate that life.

FAMIC first commissioned this major study of consumer attitudes toward memorialization and ritualization in September 1990 to better understand the personal values that drive consumers' decision-making behavior as it pertains to funeral service; learn more about attitudes toward cremation and pre-planning; and study trends related to funeral and burial services. Subsequent studies were conducted in 1995, 1999 and 2004, making the FAMIC study one of the most comprehensive and long-standing consumer research projects in funeral service.

I sincerely look forward to helping you or yours during this difficult time.

Please call me on my direct line: 847-778-6736
Larry Mandel, Piser Funeral Services, Skokie.



CHEMICALS IN TEFLON LINKED TO HIGH CHOLESTEROL IN CHILDREN AND TEENS

Submitted by Dr. Ira Chislof, Chislof Chiropractic & Wellness Center

A class action lawsuit regarding contamination of the drinking water in mid-Ohio led to the discovery of a possible link between commonly used chemicals and high cholesterol in children and teens.

As a result of the lawsuit, the West Virginia School of Medicine enrolled more than 12,000 children and teens in a study to measure the blood levels of perfluorooctanoic acid (PFOA) and perfluorooctanesulfonate (PFOS). When the blood levels of these chemicals were compared to those for cholesterol, researchers found that the higher the levels of PFOA and PFOS, the higher the levels of total and LDL (bad) cholesterol.

Perfluoroalkyl acids like PFOA and PFOS are synthetic compounds used in the manufacture of non-stick, heat-resistant cookware like Teflon and of upholstery and fabrics, including those used for making clothing waterproof and stain resistant. They can also be a by-product of the breakdown of chemicals used in food packaging.

We're exposed to PFOA and PFOS through air, dust, drinking water, food packaging, microwave popcorn, and even cord blood and breast milk. In fact, just about everyone has traces of PFOA and PFOS in their blood, but this is the first study that has shown a link

between these chemicals and high cholesterol.

The accumulation of cholesterol narrows the space in the arteries and blocks the flow of blood to vital organs. As a result, high cholesterol is a risk factor for heart attacks, heart disease and stroke.

High cholesterol is not uncommon in older people, but because the condition is asymptomatic, they sometimes don't find out about it until the worst happens — heart attack, stroke or another obvious indication of heart disease.

However, many adults get their cholesterol levels checked on a regular basis so there are no surprises. Kids, on the other hand, are not checked regularly — no one really expects kids to have cholesterol problems.

To help lower the risk of heart disease and its possible fatal consequences for kids, get their cholesterol level checked and take appropriate action to reduce it if needed: Proper diet, exercise, and avoidance of chemicals like PFOA and PFOS that may cause or exacerbate the problem.

SOURCE: Science Daily



Secure Flight Update And What It Means For You

Submitted by Nancy Boucha, Scuba Systems

As you may know, since August 2009, American Airlines has collected and transmitted Secure Flight Passenger Data (SFPD) to the Transportation Security Administration (TSA) (<http://www.tsa.gov/>) as required by the Department of Homeland Security (DHS). Secure Flight is designed to enhance the security of domestic and international commercial air travel by streamlining the DHS watch list matching process.

The next phase in this program requires that effective November 1, all passengers have Secure Flight Passenger Data (SFPD) in their reservation at least 72 hours prior to departure. You will be unable to travel without providing this information.

How will this affect you?

In compliance with this mandate, you will be required to provide Secure Flight Passenger Data (full name, date of birth, gender and redress number*, if applicable):

- To purchase any ticket on or after September 15, 2010
- To travel November 1, 2010, or later, regardless of purchase date
- Take steps now to be sure you are ready to travel.

You will need to provide Secure Flight Passenger Data:

- If it was not provided when you made your reservation
- For reservations made prior to adding SFPD to your Advantage® account profile
- For any reservations made through a source other than AA.com or AA Reservations

For all future reservations

Learn more about Secure Flight and find instructions for handling each of the above scenarios at www.aa.com/secureflight.



MISSIONS ACCOMPLISHED: PROTECTING PEOPLE, ASSETS; **SEAL-TIGHT PROTECTIVE SERVICES DOES JUST THAT 24-7**

Helping prevent violent crime and theft in and around office buildings, construction sites, and shopping centers takes experienced and trustworthy security guards dedicated to their mission 24 hours a day. William Rodriguez has successfully met the challenge day and night for more than 30 years. He has a perspective very few people in the security industry have.

“People and assets more than ever need more aggressive, personal protection from the criminal elements in our society,” said Rodriguez, founder and president of Seal-Tight Protective Services in Elk Grove Village (IL).

“We can’t just rely on security technology to protect us; the human element is in many ways just as important. The physical presence of trained, uniformed security guards and undercover

officers gives a site a formidable security shield and helps keep criminals from engaging in unlawful activities. In most cases, a criminal will take a pass on an illegal activity if he sees the presence of security personnel.”

Seal-Tight Protective Services provides a myriad of security measures designed to protect its clients’ personnel, confidential information, and equipment, said Rodriguez, who added that stationing security guards at a location significantly reduces crime. These include:

- Designing complete security programs to meet the specific vulnerabilities of its clients based on extensive evaluation of their operations.
- Implementing thorough screening of its security guards prior to hiring them, mandating their formal training certification, and conducting ongoing site-specific training
- Vigorously monitoring assigned security guards by supervisors and guard managers on a continuous basis, reviewing security services provided with clients to ensure the highest level of service.

“Trust in your security company and the people it employs is crucial,” said Rodriguez, whose law enforcement and security intelligence

experience includes serving as director of security for the City of Chicago’s Department of Aviation, as well as consulting with companies in the aviation, freight-forwarding, electronic manufacturing, and transportation industries.

“Companies should only put what they want protected in the hands of a licensed security

company providing them with highly qualified, rigorously trained, and experienced security guards who think on their feet and make good decisions. They should secure references and get a full understanding of how that security company operates. Their expectations should match the capabilities of the company they hire.”

Rodriguez realized early on that he and Seal-Tight Protective Services had earned an excellent reputation when he was chosen to present his perspective on security in the work place to a group of executives representing a cross section of businesses that have one thing in common; protecting the integrity of their companies. He has been called upon to do so several times since.

“What I tell them opens their eyes,” said Rodriguez. “I describe the enormous problems the most dangerous elements of society can have on their operations, how vulnerable they are without utilizing the appropriate technology, and how exposed they are without the formidable presence and quick response that security guards provide.

“Many of them have never analyzed their security needs, others don’t know about high tech equipment to help them protect their information and personnel or how experienced guards can identify suspicious visitors entering and leaving their buildings. Some of them simply need cameras, others need guards, still others need a combination of both.”

As a result of one such presentation, Seal-Tight Protective Services was retained to help an executive achieve security certification for his company. Rodriguez gave him the piece of mind that helped him achieve his goal, solidifying Seal-Tight Protective Services’ reputation for providing exceptional service and results.

This article based on an interview with Bill Rodriguez that was published in local newspapers and journals. It reflects Bill Rodriguez’s personal philosophy concerning the security industry. Seal-Tight Protective Services is headquartered at 1900 Elmhurst Rd., Elk Grove Village, IL 60007. For more information visit www.stpsguards.com or contact William Rodriguez, (847) 640-2210.

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Get a Second Opinion

By Sandler Training



You met with the prospect several times. You thoroughly qualified the opportunity. You covered every aspect of the situation. Now, you're ready to put together your proposal and plan your presentation.

But, should you?

You can become so wrapped up in an opportunity that you don't see the flaws. You are too close to the situation. You're sure that you know all aspects of the opportunity: the prospect's every requirement and expectation. And, that's what you focus on—what you know. However, it's what you don't know that will trip you up at the eleventh hour.

Get a second opinion—a fresh pair of eyes and ears to review what you've done. Debrief the opportunity with your sales manager or a colleague. He'll ask for evidence for the connections you've made and the conclusions you've reached. Missing or incomplete information you have overlooked will be obvious to him.

Obtaining an objective reviewer's evaluation of the opportunity will improve your chances of generating a best-fit proposal and presentation...and closing the sale.

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John Martin and Jody Williamson-Northbrook and Chicago Visit Sandler Training's Website: <http://www.jw.sandler.com>

2010 Open Categories

These are just a few possible categories that are open for membership.

There are many other areas for potential members but always remember to call Membership, for clarification, before inviting anyone to our meetings.

Appliance Repair	Moving & Storage Company
Automotive Dealership	Optometrist
Cellular Phone Sales & Service	Marketing—P.R.
Direct Mail Processing	Marketing—Creative Branding
Employment Agency	Marketing—Research
Health & Fitness Center	Marketing Communications
Home Health Care	Relocation Specialist
Lighting Supplies & Services	Restaurant—Hotel



Why Family Philanthropy?

By Karen DeRose, DeRose & Associates

Involving children is essential in ensuring that your family's charitable values and legacy's continue. By working together, you teach your children to care for other's which becomes a daily habit and part of their life. Not to mention, being a good citizen as well.

With an increasing mobile and "on the go" society it can often be the glue that maintains family connections. It is a time when everyone comes together on significant issues that are meaningful to the family and take action as a whole. It can often be the "hearth" around which multiple generations gather to discuss problems they would like to see solved. Family members often get to know each other on a whole new level and discuss what is really important to the family.

Increased personal fulfillment from philanthropy can often spawn happy families. Giving often takes us outside of ourselves and has a more lasting impact. By involving the younger generation, you can build real-life practical skills, such as leadership, teamwork, investment management, fundraising, collaboration skills and social awareness.

So what is the right age to start exposing young children? As early as possible, since if children grow up with seeing you give to your "passion" of your time, talent and money, they often will follow in your footsteps. Young children often look to their parents on how we respond to the elderly, disabled or homeless in our community. Watching parents engage in generosity reinforces what the family values. Take your children with you as you drop off donations or visit the elderly. Read books to children about giving which can underscore the importance of helping others. A great book is B.G. Hennessy's, [Because of You](#) (Candlewick Press 2005). Consider Family volunteering on an activity to match your family's interests and activities like bike-a-thons or a local community projects.

Family Philanthropy is all about bringing the family together and making it a better place, doing something today (even small) will go a long a way by extending your families legacy of good work and generosity into the future.

Karen DeRose, CFP®, CRPC is a registered representative and investment advisor representative of Lincoln Financial Advisors Corp. Contact Karen DeRose at 773-867-3631



Act now, gain later: smart financial steps for all ages

By Ken Fox, Northwestern Mutual Investment

When you want to put your finances in order, it literally pays to have a plan. That's because you gain the greatest returns over the long term. But wherever you are on the road to financial security, there are things you can do to keep moving forward.

Financial success: a journey

It is never too early (or too late) to take steps toward financial security, but the sooner you start the more chance you'll have to accumulate wealth. With the power of compounding interest, it is a mathematical fact that your money will grow and multiply significantly over time.

For example, to accumulate \$1 million by age 65, if you are 25 you need to save \$285 a month. If you start saving at age 35, you'd need to put away \$667 a month, at age 45 you'd need \$1,686 a month, and at age 55 you'd need to save \$5,430 per month (based on an 8 percent compounded rate of return).ⁱ

It is great if you are on track to [be a millionaire](#). And even if you're not quite there yet, there are ways you can pursue long-term financial success for yourself and your family at any age:

Age 0 – Buying permanent life insurance on your children while they are young offers a wide range of options and flexibility. It guarantees they will have life insurance as adults, meaning protection for their future family regardless of any changes in the insured person's health. In addition, a permanent life policy also offers a safe and secure way of creating a financial asset that grows on a tax-deferred basis and could be used for education expenses, wedding expenses, down payment on a first home, capital to start a business or an emergency fund.

Age 10 – Teaching children good savings habits from early on will pay returns for a lifetime. Give them experience managing money and require them to save part of their allowance and work income. Strategies and tools for young people are available on www.themint.org.

The 20s – Set aside part of every paycheck for retirement and a rainy day. That includes creating an emergency fund and taking full advantage of employer retirement plan contributions. Protect your income with [disability insurance](#) and guarantee insurability by purchasing a permanent life insurance policy, even if it's small.

Contract Ken Fox at: 847-663-7098.



Year end is right around the corner. Be sure to take a look at your books soon for year end planning. Getting up to date now will be less of a hassle later.

Here are some QuickBooks Tips to share

- Be sure to enter a closing date after giving your information to your accountant. That way you won't accidentally enter a transaction for the previous year
- For 1099 Processing be sure to get any tax id numbers now.
- Clean up duplicate vendors and customers by merging the two
- Take a physical count of your inventory on 12/31
- Date and number fields: use (+) to advance a day and (-) to go back a day
- Have you tweaked a report? Memorize it so you don't have to remember what you did
- Do you have a company credit card? Download your transactions into QuickBooks. Fast and easy
- Don't forget to clean up your receivables and payables. Get rid of the little 1cent and 2cent balances
- Do you store customer's credit card numbers? Be sure to enact secure passwords.
- Remind yourself of items using the "to-do" list. A great little feature.

Breaking News: Intuit releases QuickBooks 2011

The latest version of QuickBooks® is now on the market.

The latest enhancements include:

- Being able to send forms through any e-mail service. Not just Outlook or Intuit's mail server
- Being able to keep QuickBooks running in the background for faster access when starting QuickBooks
- Backorders now appear on reports
- New Collection center for managing past due accounts
- Average days to pay now on AR Aging reports
- Inventory adjustments changed to be less confusing
- History pane now appears when preparing invoices or bills
- For Purchase Orders – additional address for bill to and ship to
- Paid stamp on invoices to include date paid
- Invoicing tool for same invoice going to multiple customers
- Multiple locations for inventory

**Contact Kutchins, Robbins & Diamond, Ltd. 847-240-1040
Rich Kane ext 134 or Allen Kutchins ext 135**

**Happy Birthday
from the
Executives Guild**

Birthday Wishes to...

October 4	Leon Edelson, Edelson IP Law Group	leon@edelsonip.com
October 6	Allen Kutchins, Kutchins/Robbins	akutchins@krdcpas.com
October 30	Larry Mandel, Piser Funeral Servs.	piserfunerals@aol.com
October 31	Jordan Margolis, The Margolis Firm	jmargolis@themargolisfirm.com

Universal Design Principles for Your Medical Office

Leslie Stern Contributed to an Article in Medical Office Today's Newsletter of October 18, 2010

While ADA design requirements meet the needs of people with disabilities, universal design calls for all communications, products, and environments to be accessible and usable by everyone, regardless of their age or physical ability level. As it relates to the built environment, such as a medical office, in addition to accommodating limitations, universal design features must also be seamlessly integrated into the design of a public space or residence.

"It's not uncommon to see offices being designed around either aesthetics or functionality. But with today's increasing array of furniture and design options, it's possible—and recommended—to design medical offices with both aesthetics and functionality in mind.

Lighting and acoustics

Good lighting is also extremely important in a medical office setting, says Leslie Markman-Stern, principal of Chicago-based Leslie M. Stern Design Ltd.

"Many people have visual and glare issues," she says. "You need to find

lighting to accommodate all of your patients and even your employees. For employees, they need good lighting to work by, while patients on an exam table need overhead lighting that won't cause too much of a glare into their eyes."



Acoustics is also an important universal design consideration. For someone with a hearing impairment, it's more difficult for them to hear speech in an environment where sound is an issue.

"If a patient has a hearing issue, you want to make sure that they can hear what you're trying to say," Markman-Stern says. "Make sure that the ceiling in the exam or treatment room is not too high. Be sure you have some kind of acoustical tile on the ceiling. Fabric on the wall

is also helpful in making sure the acoustics in a room is at a level where nearly everyone can hear. And make sure you don't have all hard surfaces, like the flooring, windows, and metals."

To read the complete article follow this link : <http://medicalofficetoday.com/content.asp?article=5014>

Reply Form

eFax 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.)

Member Name:

Prospect Name:

Prospect Company:

Phone Number:

eMail:

Category represented:

Food Choice: Southern Italian Style Family Dinner



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