



## 2011 Board of Directors

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## 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.*

For this evening's meeting we encourage you to bring "qualified" guests to network with 54 EGL members and other guests to expand contacts and develop new business opportunities.

As we have done in the past, each attendee will have an opportunity to make a presentation to more than twenty members/guests in one evening. It is important that everyone arrive by **5:30 p.m.** so that we can begin the program promptly at **6:30 p.m.** Tables will be set to accommodate six-seven members/guests, one of which will be a board member. Each person will have about three (3) minutes to make their presentation. You will then move to your next assigned table for the second round...same routine and then to the third table which is the final move to end the evening. Board members will act as timekeepers to assure participants adhere to the three (3) minutes allocated.

**Please come prepared with: Business Cards; Brochures; Samples and whatever else you feel will help you with your message.**

**Remember to pre-qualify your guests— call the V.P. Membership—Dean George at 847-310-0455**

### Meeting Time & Location

**September 21, 2011**

**5:30 pm—Networking - 6:30—Program & Dinner**

**Holiday Inn—Skokie Banquet Center**

**5300 W. Touhy—Skokie, IL**

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



### 2011 General Meeting Calendar

September 21	Networking—(Start Now Inviting Guests)	Skokie Banquets—Skokie
October 26	Matrix Payment Systems	Double Tree-Skokie
November 16	Security: BSSI2, Sealtight, Mustang	McCormick & Schmick's
December 7	Holiday Dinner/Installation	TBD

## Chiropractic Should Be First Treatment Choice for Sciatica, Study Shows

Sciatica – a group of symptoms that include pain, numbness and/or weakness in the lower back, buttocks, hip and down one leg – is a common condition. If the condition does not easily resolve with medical treatment, the next option is usually surgery. But a new study shows that Chiropractic is as effective as surgery, without the risks.

Sciatica is generally thought to be caused by a herniated or slipped disk between the vertebra in the lower back: The disk cracks and pushes some of the material out of place, putting pressure on the sciatic nerve root.

Over 250,000 surgeries are performed every year to address sciatica. The surgery is called microdiscectomy – the surgeon removes the protruding disk material, which takes the pressure off the nerve. Risks and complications, in addition to those for any surgery, can include nerve root damage, bowel or bladder incontinence, bleeding and infection. For roughly one in five patients who receive the surgery, the condition recurs.

Some surgeons opt for spinal fusion to prevent recurrence. Spinal fusion also has the same risks and complications as a microdiscectomy, and more. In this surgery, bone is grafted onto adjacent vertebra to make the area immobile. However, if more than two vertebra are fused, it is unlikely to stop the pain: the

fusion stops so much of the normal motion that the other joints are severely stressed trying to compensate. So, not only is the patient still in pain, he is also likely to have further problems.

These operations are also expensive. A microdiscectomy costs about \$25,000. The cost of a spinal fusion varies depending on where the bone graft comes from, how many vertebra are to be fused, and so on. But you can pretty much count on at least \$100,000.

The good news is that the new study comparing the results of chiropractic vs. surgery found that Chiropractic, in the majority of cases, is just as effective as surgery.

Participants in the study, all candidates for spinal surgery, received either the surgery or a series of 21 Chiropractic treatments over a period of a year. At the end of the year, 60 percent of the Chiropractic treatment group's sciatica had improved as well as those who had had surgery.

The study's authors concluded that "Chiropractic care should be considered as a first line of care for herniated lumbar discs that cause sciatica."

Sources: Canadian Journal of Neurological Sciences

**Chislof, Chiropractic & Wellness Center**

**847-588-0800** [bigboy0400@sbcglobal.net](mailto:bigboy0400@sbcglobal.net)



## The Toughest Prospect to Sell!

**When is the toughest prospect to sell the easiest prospect to sell?**

**Give up?**

The answer is simple: when you call on him.

Some buyers acquire a reputation for being tough, overbearing, demanding—just plain impossible to deal with. And guess what? Salespeople stop calling on him. Why put themselves through the abuse? Why endure the indignity? Why indeed, you may be thinking.

Why not? He has to buy products and services from someone. It might as well be you. The prospect may be demanding, discourteous, and disrespectful. However, beneath the gruff exterior, there is a human being capable of listening, evaluating, and making decisions—buying decisions.

Remember, you too have an exterior—your salesperson persona. When you call on the impossible prospect and he “attacks” you, it’s only your persona he is attacking. So, allow your persona to don an invisible suit of armor. When you call on Mr. Crotchety, you’re Sir Lancelot. Nothing he hurls at you can hurt you. You’re protected. Sure, your armor may get dented, but the order in hand will have made it worthwhile.

### John Martin and Jody Williamson

Northbrook and Chicago

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## Getting Into Hot Water

There are a few discrepancies regarding the temperature setting of a water heater. The Illinois state plumbing code requires that the maximum temperature produced from a tub and shower valve is 115 degrees Fahrenheit. This law is in place to prevent being scalded by hot water. There are three ways to solve this problem. First, you can lower the temperature of the water heater to 115oF. This can cause a number of problems:

- Every one-degree change in temperature equates to a 1% change in capacity. For example, if you dropped your water heater temperature from 130oF to 115oF, you just lost about 15% of the heater’s capacity. This could result in running out of hot water.
- Operating a water heater with a storage temperature below 115oF increases the condensation on the outside of the water heater tank. This can result in premature tank failure.

Second, you can install a thermostatic tub and shower valve that will regulate the outlet temperature from the valve. The problem with this solution is that it does not address the water temperature out of the other faucets in the house.

Finally, you can install a tempering valve onto the outlet of the water heater. A tempering valve mixes, or tempers, the hot outlet water from the water heater with cold water to make sure that the all of the faucets and fixtures in the house will receive water of a safe temperature. The tempering valve outlet temperature can be changed as the homeowner desires. The cost of this safety device including installation should range between \$400 and \$800.00 depending on the size of the valve required and the existing piping configuration.

***Should you have any questions about hot water, call David Ariano at Ravinia Plumbing & Heating at (847) 432-5561, e-mail at [david@RaviniaPlumbing.com](mailto:david@RaviniaPlumbing.com) or visit us at [www.RaviniaPlumbing.com](http://www.RaviniaPlumbing.com)***

## 10 Things You Shouldn't Keep in Your Wallet or Purse

What you keep in your wallet will determine how at risk you are for identity theft in the chance you lose it. Here are 10 items experts suggest keeping at home. We all make sure we've got our keys, wallet and phone before we head out the door, but more often than not, we are carrying around things that are better left at home. Some items we carry on a daily basis can be virtually impossible to replace, and others may leave us at risk for identity theft in the event of loss. We checked in with the personal finance experts at [LearnVest](#) to find the top 10 things you shouldn't carry in your purse or wallet.

### Social Security Card

"You may carry it around thinking you need a back-up source of ID, but these days you don't really need it. If your Social Security card gets in the wrong hands, someone could open a credit card, apply for a loan, or even buy a car with the information. Its nine digits, just memorize it.

### Your Passport

If you're traveling internationally, of course you can't leave your passport at home, but you can leave it in the hotel safe. When you are abroad, make a photocopy of your passport to have in your wallet for identification along with your driver's license. "If you lose your passport or get mugged in a foreign country, it's such a horrible hassle," says Lin. "You have to go to the embassy, and it's a vacation nightmare." If you're traveling in the U.S., use your driver's license instead. "Your passport is such a primo document for your identity, if someone gets a hold of it, you can really put yourself at risk for identity theft."

### Passwords/Pass codes

Although most PIN numbers are only four digits long, some people still write them down so they don't forget. "If you store any type of ATM password or even a code for your home alarm in your wallet, you have basically gifted a thief with access to your life." If you absolutely can't remember important pass codes, store them digitally on a password-protected phone, but never write them down and leave them in your wallet or purse.

### A Non-Password Protected Phone

Today, many people have smart phones that allow them instant access to bank accounts, PayPal accounts, medical records, and more. Even if your phone only accesses e-mail, a thief could easily search for banking or ATM passwords or addresses. "Think about all the things you have digitally stored on your phone. You have to have it behind password protection. This way a thief can still erase your phone's memory and use it for themselves, but they won't have access to your data."

### Your Checkbook

"As innocuous as it seems, your checkbook has your bank account number and routing number on it, your address, and possibly imprints of your signature." If you know you're going to need to write a check one day, peel off one check out of your book and take it with you. If you know you're going to need to write multiple

checks in one day, go ahead and take your checkbook, but don't get into the habit of carrying it around with you all the time. "You want to prevent someone's ability to just start writing out your blank checks and cashing them."

### Too Many Credit Cards

A lot of people put all their cards in their wallet and carry them with them at all times. "But if your wallet gets lost or stolen, that means you're going to have to sit and cancel every single one, and wait a week without any credit cards before you receive a replacement." Only carry the one or two cards you use on a daily basis and a backup, and leave others at home. Also make sure you keep photocopies of the front and back of each card at home. The 1-800 number to call and report a lost or stolen card is very often on the back of your card -- which doesn't do you a lot of good once the card is no longer in your possession.

### Too Much Cash

The following is a rule of thumb when it comes to carrying cash: Bring only as much with you as you're willing to lose. It's good to have a little cash on you at all times for emergencies, but you don't want to carry so much that you're going to feel a real hit if your wallet gets stolen. For people on a "cash diet," bring only as much cash to cover the day's expenses.

### Gift Cards/Certificates

"A lot of people carry these around thinking, 'I never know when I'm going to be passing this store,' but chances are, you're going to forget about it anyway, and if your wallet gets stolen, it's one of the first things thieves are going to use." Gift cards and gift certificates are just like cash -- they don't require ID for use. "Try to leave it at home and take it with you only when you are consciously going to shop at that store," Lin says. "Make it a special excursion; it's a treat to have free money to spend."

### Jewelry or USB Devices

"It may sound silly, but if you're changing earrings or heading from a business meeting, it's very possible you may forget and toss these things in the zipper compartment of your wallet". USB devices can be bad news in the hands of thieves if they contain confidential files. "It would be horrible to get your wallet stolen any day, but if you're also losing your grandmother's earrings or a presentation you've been working on for months, it's even worse!"

### Receipts

Sometimes receipts can have your credit card information on them, as well as your signature, which thieves could do a lot of damage with. Additionally, if you've just purchased a big-ticket item like a new computer or jewelry, you may need that receipt for warranty purposes. "If you're planning to use your receipts for expense purposes at work, those few hundred dollars of business receipts can just vanish and your employer might not be so understanding." Get in the habit of taking out your receipts every night instead of carting them around with you."



## ***Are You Making These 3 Common And Costly Mistakes With Your Online Data Backups?***

Offsite backups have been touted in the past few years as the answer to everyone's bad habit of not doing backups. Once signed up for an online service it's easy to 'set it and forget it,' but too many business owners don't know what they are buying and end up paying a lot more than they should. They also end up shocked when they discover they weren't backing up the right files or that they can't restore the files as quickly as they had hoped.

If you want to make sure you don't get burned by your online backup, avoid these 3 common mistakes:

**Mistake #1: Not choosing an online backup service that offers a file versioning feature.** In the old days of tape backups when a proper tape rotation was used, it would be possible to go back to a specific version of a file from different time periods. In other words it was possible to restore a spreadsheet you worked on last night and three weeks ago.

Most online backup services only back up the last version of a file; so make sure you choose one that features file versioning and configure it for 60-90 days of versioning on files that are frequently used.

**Mistake #2: Backing up everything.** In most cases, only data files need to be backed up. Some business owners accidentally select their whole server and/or computer when beginning the process and end up paying to back up files and programs that do not need to be copied. This can lead to exponentially higher monthly charges with no added benefit. It's often best to have a professional help you set up your backup criteria the first time to make sure you're not missing files or data that might be buried a few levels deep—or backing up unnecessary files.

**Mistake #3: Not having a local backup.** Online backup services are great as a daily backup and eliminate the headache of changing tapes, disks, etc. However, if you only have an online backup, it can take a few hours to a few days to fully download your data back onto your server. That's why it's always a good idea to have a current local backup using inexpensive hard disks or other mediums. Aside from being able to retrieve data a lot more quickly from your local backup, it can make the process of rebuilding an entire system a lot faster and less painful.

**Scott Bernstein**

**BSSI2, Inc.**

**847-425-9907**

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## POPULAR SPORTING EVENTS

**NEW! [2012 MLB All Star Game](#)**  
*Kauffman Stadium, Kansas City, MO*  
July 9-11, 2012



**Early Booking Offer:** [2 for 1 Workout Day and Home Run Derby tickets.](#)

**NEW! [2012 French Open](#)**  
*Rolland Garros, Paris, France*  
May 27 - June 10



**Early Booking Offer:** [Private Mercedes hotel transfers on arrival\\*](#)

**[2011 US Open Tennis](#)**  
*National Tennis Center, New York*  
Aug. 28 - Sept. 12



**Feature Hotels:** [Sofitel New York, Marriott East Side](#)

**[2012 Monaco Grand Prix](#)**  
*Monte Carlo*  
May 24 - 28



**Feature Hotel:** [Hotel Hermitage](#)

**[2012 Super Bowl](#)**  
*Lucas Oil Stadium, Indianapolis, Indiana*  
February 2 - 6



**Feature Hotel:** [Wingate by Wyndham Indianapolis](#)

**[2012 Pro Bowl](#)**  
*Aloha Stadium, Waikiki, Hawaii*  
January 27 - 30



**Feature Hotel:** [Hilton Hawaiian Village](#)

Travel by Marcy  
847-897-7011  
[marcy@travelbymarcy.com](mailto:marcy@travelbymarcy.com)

## When Is It Time for The Parent Care Talk?

They bathed you, fed you, kissed your boo-boos. The queen of your realm, your knight in shining armor. Your mom and dad. Now they are in their golden years and you have to decide if they need extra care to make their life easier. Is it time for The Parent Care Talk?

Each family dynamic is unique. We have found, however, that the following may be signals that Mom and Dad need help:

**Changes in living conditions?** Piles of papers lying around may mean paying bills is overwhelming. They have financial worries or have a hard time reading due to serious eye diseases. A blinking answering machine may mean they are not hearing the phone ring, ignoring calls, or it is too confusing to use.

**Changes in physical conditions?** A frail hug could mean weight loss due to a poor appetite, having a hard time cooking or shopping for groceries, or the sign of a physical ailment like diabetes.

**Changes in mental conditions?** – Their taking longer to tell a story, or being frustrated by recalling appointments or names could be a sign of dementia. Their making excuses not to attend social functions could be depressive withdrawal or not feeling secure driving at night.

Remember the goal of The Parent Care Talk is maintaining dignity. Most seniors fear losing their independence. Have patience, introduce care giving in stages. You start with help a half a day, once or twice a week. Caregivers can be referred to as: companions, shoppers, drivers, or helpers.

Be realistic, pay close attention to changes. Use your five senses. We all think we have more time. You want to spend family time with your parents, not struggling with their care.

When you need help with The Parent Care Talk, call Home Helpers. Our caregivers fulfill our mission of “Making Life Easier” for you and your loved ones so they can live safely and independently in their own home.

Joy Schaefer  
Home Helpers of NE, IL  
847-685-0593  
[schaefone@aol.com](mailto:schaefone@aol.com)

**Happy Birthday  
from the  
Executives Guild**

Birthday Wishes to...

October 1	Jennifer Prell, Paxem, Inc.	Jennifer.prell@paxem.com
October 4	Leon Edelson, Edelson IP Law	leon@edelsonip.com
October 6	Allen Kutchins, Kutchins, Robbins	akutchins@krdcpas.com
October 30	Larry Mandel, Piser Funeral Services	piserfunerals@aol.com
October 31	Jordan Margolis, The Margolis Firm	mmarrufo@themargolisfirm.com

## Action Items

### EGL Open Category List

Auto Dealership (sales)	Podiatrist
Cellular Phones (sales/service)	Restaurant
Landscape Services	Residential Roofing
Optical/Optometrlist	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:**  Chicken  Beef  Salmon