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**September 20, 2006
Meeting Notice**

This month's meeting will feature REMRED Promotional Products.

Six of Remred's holiday gift suppliers will be there, in person, to show you some new and old ideas that you can actually touch and taste. Plan your Thanksgiving, Christmas, Chanukah and New Years gift giving for clients at Maggiano's at 6 pm sharp.

Bring a prospective member and get a \$25 Dining Dough certificate.

Everyone needs a gift or promotional item. Now would be a good time to review your



needs and discuss them face-to-face with the vendors.

Meeting Time & Location

September 20, 2006

6:00 pm Networking

7:00 pm Dinner

Maggiano's

175 Old Orchard Center

Skokie, IL 60077

847-933-9555

Please RSVP

using the reply form on

page 6

Open Categories:

Let's concentrate on only two categories this month. (The two highlighted in red.)

Security System Sales and Repair

Residential Realtor

Employment Agency

Luggage & Leather Goods

Optometrist

Podiatrist

Ladies Clothing
Heath & Fitness Club

Restaurant

Veterinarian

Cellular Phone Sales & Service

Window Cleaner

Caterer

Zoo Keeper

TheHandshaker

“If you would like to participate or make a presentation at a monthly meeting, contact Sherwin Weisman V.P. Programs. His phone number is 847-966-0060”

2006 General Meeting Calendar

August 23	New Members—Golf Outing	Marriott Lincolnshire Hotel—Crane’s Golf
September 20	Remred Bus. Prod.	Maggiano’s
October 25	Extreme Networking II	Rosewood Restaurant—Rosemont, IL
November 15	Bannockburn Travel	Timbers
December 6	Holiday Dinner/Installation	Wild Fire—Chicago

Direct Marketing Basics—Part 3

By: Synergy 3 Communications, Inc.

Telemarketing

Telemarketers contact customers/prospects via telephone. One of the original attractions of telemarketing was the speed with which marketing campaigns could be executed. While direct mail is cost-effective, it is relatively slow, since marketing pieces must be shipped by mail. Telemarketing allows for an immediate response from the customer/prospect.

Telemarketing also lends itself well to products and services that are complex to buy, such as switching to another telephone company or purchasing a financial service.

While not as varied as direct mail, telemarketing can take several forms:

Outbound telemarketing

- Calls made to customers. By using auto-dialers and predictive dialers, call centers can call a large number of customers.

Inbound telemarketing

- Promotions and offers made when a customer calls the center
- **Voice messages**

- A number of firms employ special technology to call customers’ answering machines.

In the United States, this medium became increasingly popular in the 1990s, as telephone deregulation and competition among telecommunications companies led to decreased costs.

E-mail

Email is proving to be an increasingly popular medium for direct marketers, in large part because of its relatively low cost, as well as to a rapid customer response. When sent to customers who have given their permission to receive such marketing material, email marketing can be a highly cost-effective method of promotion. However, when performed without permission, or used to send inappropriate messages, the result is spam, which most Internet users and administrators consider an abuse of network resources and a nuisance. Spam is prohibited by the appropriate-use policies of almost all internet service providers. It is increasingly is the subject of laws and regulations aimed at curbing the practice.

Next Month: Emerging Channels

NEWS FROM METRO MORTGAGE

By: Edie Jerome, Metro Mortgage

Recently a bill has been passed and signed by the Governor of Illinois called Rule 4050. This Rule has identified certain zip codes in Cook County as areas with homeowners that appear to be credit challenged or who appear to have been subject to high risk loans. The Rule 4050 states the parameters that homeowners in these zip must follow before any refinance or purchase can be executed. **This is a pilot program, and if successful will be implemented throughout Cook County and possibly the other counties.**

Each loan from a homeowner in the zip code area will be entered into a data base accessed by the mortgage broker to determine if the homeowner is subject to mandatory financial counseling or not. If the homeowner is subject to financial counseling it will be provided at designated locations at a cost to be paid by the mortgage broker, and cannot be passed on to the homeowner regardless if the loan goes through or not. After the completion of the counseling class the homeowner will receive a certificate and the certificate must be attached to the new mortgage the homeowner has signed and then recorded with the Recorder of Deeds in Cook County and other recording documents. After the recording has been done, then the loan can disburse. Essentially what has happened is a dry closing or escrow style closing. Therefore, on a purchase closing, disbursement is delayed until the recordings have been done. This may effect the Seller's purchase of their new home, and occupancy of the home the Seller has sold.

However, in Cook County, if a closing is happening that is not in the specified zip code area, is an investment property or commercial

property, a certificate must still be obtained and attached to the mortgage stating these properties are exempt from homeowner counseling. Banks will be required to enter the information of the homeowner into the data base, but will receive an exemption certificate for the loan. However, the issue becomes, will the bank take the risk on a credit challenged borrower. This is undetermined.

**THE RULE 4050 GOES INTO EFFECT
SEPTEMBER 1, 2006.**

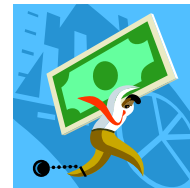
**ZIP CODES ARE: 60620, 60621, 60623, 60628,
60629, 60632, 60636, 60638, 60643, 60652.**

Due to the Rule 4050 the guidelines for underwriting a credit challenged borrower have significantly become tighter. Even though this Rule was designed to protect the borrower, it possibly make it more difficult to obtain financing in these zip codes. Time will tell.

If a closing is being done in the designated zip codes, it is my suggestion that all parties involved consult with the company providing the mortgage or the title company insuring the loan for the correct procedures the homeowner, mortgage company, title company and attorney must follow.

Please feel free to contact me regarding the guidelines for these loans.

**EDIE JEROME, PRESIDENT
METRO MORTGAGE SERVICES, INC.
"OPENING DOORS ONE LOAN AT A TIME"
847 776 8070 FAX 847 776 8489
HOME EQUITY LINES OF CREDIT AT NO COST!!!!**



*“This is a pilot program,
and if successful will be
implemented throughout
Cook County and
possibly the other
counties”*

The Handshaker

Client Insurance

By Ken Dermer, Remred

“Remember to
say Thank
You!”

When you get
a nice order/
project,

The logo for Remred, featuring the word "Remred" in a stylized font. The "R" is large and black, and the "emred" is in a smaller, red font.

Business Class
Promotional Products Inc.

In today's competitive business environment, it is very costly to acquire new business and new clients. Therefore, the importance of retaining your current client base is greater than ever. Of course, you must provide the goods and services in a timely manner and at a fair price, as expected by your clientele. However, you also must not take them for granted.

Like your mother used to tell you, “Remember to say Thank You!” When you get a nice order/project, send a thank you note, either by email or snail mail. That can reinforce the positive behavior.

The key time to remember those people that are the critical to your company's success is the holidays. In most businesses, 20% of the clients represent 80% of the dollar volume and therefore are the most important.

How do you decide what to give? First, look at the profit dollars from an account. Many companies use 1% to 4% of that figure as a basic guideline to the gift amount. Second, is there one person or a department to thank? Food items usually work best with departments. Third, sort the clients into good, better and best (or C, B, A). This can help effective budgeting. Fourth, start early! Waiting until Thanksgiving to plan can

limit your choices, increase your costs, and increase the chance that gifts will arrive late. Many suppliers give discounts for ordering by October 10. Finally, use the services of an expert. A promotional products distributor can save you hours of shopping time and headaches of not knowing who you are buying from. Some direct selling food companies send out wonderful gifts, but the recipient has a hard time figuring out whom sent it. What good is that for the gift giver? In addition to the top clients, remember your employees. Cash bonuses are spent on food and gas and don't have the same effect as a gift. Some companies give holiday gifts to employees based on years of service. Thanking your people can be important to a company's success.

Your major suppliers are also important to your company's success. Thank them to, when appropriate. Holiday cards are a nice way to tell suppliers and smaller clients that you are thinking of them. Even more effective are calendars which can sit on the desk, stick on the computer, or hang on the wall for less than \$.01 per day.

Whatever the gift you choose, you are telling the client, employee or supplier that they are important to you and insuring that they think of you in 2007.

The Handshaker



“When faced with a roadblock, don’t opt to change course and try to avoid it.”

Burst Out of Your Comfort Zone

Submitted by Jody Williamson

How often have you listened as someone rationalized his or her mishandling of a problem by externalizing its source: “I can’t meet my projections because . . .,” “My territory isn’t large enough,” or “Our prices are too high”? Closer scrutiny almost always reveals the source of the problem to be internal, stemming from the salesperson’s concept of self – specifically, a state of mind that prevents him or her from trying to break through his/her “success barrier.” This state of mind is their “comfort zone.”

When people enter a new profession, coming from one that may have placed limitations on their progress, they tend to show a dramatic increase in productivity which may appear infinitely sustainable. It’s easy to see this as proof that their capabilities were being thwarted. However, in many cases, this is a false signal, and the increase can’t sustain itself. More than likely, these individuals are merely catching up after being smothered in their previous jobs. Their potential ends up being much less potent than it appears at first glance. They sprint, but can’t go the distance.

The second stage for these salespeople looks like a leveling-off period. They are now entering their comfort zones. Instead of energizing themselves, catching their breath, and pushing forward to higher levels – both internally and externally – they slow down and lose momentum.

During the third and, more often than not, final stage, progress slows as they become immobilized by their comfort. All of us have a comfort zone. That is not the problem. The problem is failure to recognize when we are reaching this third level, combined with not knowing what to do

about it. The issue is, will we reach down for that extra push needed to propel us up and out of our zones? How can we do that?

When faced with a roadblock, don’t opt to change course and try to avoid it. Instead, push through to higher levels while working continually on your personal and professional growth.

Institute a visualization program to help you see your progress on a daily basis. Be aware that, in your comfort zone, things won’t look very bad at all, so you will become complacent and de-motivated, which begins the downward spiral.

Ask yourself, are you committed to reaching the highest levels of your potential? Remember that each time you break through to a higher level of achievement, you automatically carry with you a new comfort zone that must be left behind as you progress even further.

Look at your comfort zone as a barrier to success, but also as a motivator – because breaking through your success barrier to higher and higher levels will bring with it the exhilaration of accomplishment. Go for it!

* * *

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Birthday Wishes to...

Executives Guild wishes
these members a very
Happy Birthday!

September 5	Howard Creinin, Comfort Shoes	bcreinin@comcast.net
September 5	Nancy Boucha, Scuba Systems	nancy@scubasystems.org
September 12	Sue Baylin, Folio Press	sue@foliopress.com
September 17	John Miller, Passport Software	jmiller@pass-port.com
September 18	Jody Williamson, Total Selling	sandlersi@aol.com
September 22	Burt Horowitz, Garvey's	burt@garveysop.com

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E-mail: paksmi@rcn.com



Meeting Reply Form

Fax to: 1-312-604-5014

Member Name:

Member Company:

Guest(s):

I will be bringing a prospective member to introduce to the Guild.

Prospect Name:

Prospect Company:

Address:

City/ST/Zip:

Phone Number:

eMail:

Category represented:

Food Choice: Family Style Dinner—Food for all