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April 25, 2012 - Membership Meeting

John Martin and Jody Williamson



Sandler Training

Finding Power In Reinforcement™

Welcomes

Executive Guild Members

Sandler Training
5 Revere Drive

Corner of Revere and Lake Cook Road-
(2 Blocks east of Northbrook Court), Northbrook, IL
847 513-6260

Early Arrival: 5:00-5:15pm - *Workshop:* 5:30pm- 6:00pm

Workshop Topic: Stop Selling Features and Benefits

For years, when it has come to selling products and services, business professionals have been using a technique where they told the prospective client all the reasons why the prospect should buy. Unfortunately, this is one of the quickest ways to failure in selling since there are some inherent flaws to this system. In our mini-session we will highlight some of the drawbacks of this traditional *feature and benefit* approach and give some insight into some alternative approaches.

Remember before you invite a guest pre-qualify them by calling the

V.P. Membership—Dean George at 847-310-0455

Meeting Time & Location

April 25, 2012

5:15 pm—Sandler Training Office (address above)

6:30 pm — Networking & Dinner at

The Happ Inn

305 S. Happ Road, Northfield, IL

847-784-9200

*To participate in a program
contact the V.P. of Programs,
Don Johanson 847-577-6900*



2012 General Meeting Calendar

| | | |
|-------------|--|-------------------------|
| April 25 | Sandler Sales | Happ Inn |
| May 23 | Dream Town Realty | Wyndham Glenview Suites |
| June 27 | MK Asset Mgmt—E.R.I.S.A— Davis Friedman | Jameson's Charhouse |
| July 25 | Golf Outing & Presentation by: Travel by Marcy | Glencoe CC |
| August 22 | Passport Software—Chislof Chiropractic | TBD |
| Sept 19 | Special Event— | TBD |
| October 24 | Home Healthcare—Paxem | TBD |
| November 14 | Open | |
| December 12 | Holiday Dinner/Installation | TBD |

Submitted by Dr. Ira Chislof

Statin Drugs Cause Memory Loss & Other Symptoms of Dementia

Chislof, Chiropractic & Wellness Center

847-588-0800 bigboy0400@sbcglobal.net

Statin drugs, which lower cholesterol, are the most widely-prescribed drugs in the world. For years, people who take the drugs have reported cognitive decline as a side effect. These complaints include memory loss, fuzzy thinking, learning difficulties and other symptoms that are similar to, and may be misdiagnosed as, dementia. Now, for the first time, the FDA is acknowledging these side effects by issuing safety alerts on almost all statin drugs.

For several decades, high cholesterol has been blamed for heart attacks, strokes, atherosclerosis and other cardiovascular problems. Despite mounting evidence that disproves this connection, cholesterol-lowering statins remain the most widely prescribed drugs in the world.

The side effects of statins, some of the most popular of which are Lipitor, Crestor and Zocor, include:

- Headaches
- Insomnia
- Muscle aches, tenderness, and weakness
- Drowsiness

- Dizziness
- Intestinal problems such as nausea, vomiting, abdominal cramps and pain, bloating and gas, diarrhea and constipation
- Skin flushing and rashes
- Higher risk of diabetes
- The FDA Safety Alerts previously mentioned all of the above, but this is the first time cognitive decline has been included.

The good news is that the cognitive decline appears to be reversible. Anecdotal evidence shows that the symptoms can start to disappear within days of stopping the drugs. Also, if one does need to lower extraordinarily high cholesterol, there are a number of non-drug ways to do that, diet and exercise being among the most popular.

For more information on how you can protect yourself from heart disease and avoid the side effects of dangerous drugs, consult your naturopathic physician or other health care practitioner.

Stand Your Ground Laws: What Should We Do When State Law Trumps Common Sense?

Posted on [March 30, 2012](#) Author: [Jordan Margolis](#)

The February 26, 2012 shooting of 17 year old Trayvon Martin provides a tragic example of how ineffectively and dangerously our nation's Stand Your Ground laws operate. Florida, along with approximately 20 other states in the U.S., enacted legislation that eliminates the common law requirement for an individual to retreat, rather than use force, when confronted with danger outside his or her home. Stand Your Ground laws provide citizens (untrained by the police or by gun-safety professionals) carte blanche to justify their use of deadly weapon by claiming "self-defense".

A University of Miami Law Review Note, written by Zachary L. Weaver, describes Florida's "Stand Your Ground" Law's origin and effects.

Florida's "Protection of Persons/Use of Force Bill expanded an individual's legal right to use force in self-defense, including deadly force, without fear of criminal or civil consequences... Although it should have troubled the legislature that the individuals charged with enforcing the law – prosecutors and law enforcement – opposed the law, the dissent by these groups did not dissuade the Florida Legislature. The law passed with unanimous approval in the Florida Senate and passed overwhelmingly in the Florida House of Representatives. [63 U. Miami L. Rev. 395](#)

Stand Your Ground law's catapulted into legislation with the aid of the National Rifle Association, and its pro-2nd Amendment advocacy has been controversial from the get-go. Critics suggest that these laws were adopted in such a rushed fashion that law makers didn't devote the time necessary to carefully draft precise and unambiguous language on such an important subject matter. Florida police's decision to NOT arrest Trayvon Martin's killer, George Zimmerman, provides a glaring illustration of how the law's current language reads and what consequences result.

UCLA law professor Adam Winkler writes in his [New York Times editorial](#) that:

" Florida legislators, however, insist the Stand Your Ground law does not provide a defense for people like Zimmerman, who pursue and confront someone. Florida Senator Durrell Peadon, who sponsored the law, said that Zimmerman 'has no protection under my law.' According to state Representative Dennis Baxley [who sponsored the bill], 'There's nothing in this statute that authorizes you to pursue and confront people.' The law, Baxley notes, was designed only 'to prevent you from being attacked by other people'."

Professor Winkler refers us to the actual language of Florida's Stand Your Ground law. Nowhere does this law corroborate Representative Baxley and Senator Peadon's assertions that Zimmerman should NOT be shielded by a Stand Your Ground defense. Rather, the law provides citizens the right to "use of deadly force to protect other people and . . . unambiguously authorizes people to pursue and confront others."

[Winkler warns](#): "Whatever the merits of standing your ground when personally threatened, Florida's law goes much further and encourages vigilantism. It tells people, who today are increasingly likely to be carrying concealed weapons, that they can pretend to be police officers and use their guns to protect and serve the broader public."

Here are some alarming statistics provided by [Clarence Page of the Chicago Tribune](#):

"The St. PetersburgTimes found that five years after the law went into effect, claims of justifiable homicides in Florida more than tripled, from just over 30 to more than 100 in 2010. The stand-your-ground defense was used in 93 cases involving 65 deaths during that period, and in almost every one of them, it worked."

Stand Your Ground's tragic consequences began before Trayvon Martin's slaying and continue to make legal precedent. Last week, Miami-Dade Circuit Judge Beth Bloom held that Florida defendant charged with second degree murder (who stabbed to death an unarmed 26-year-old that he'd caught attempting to steal his truck's radio) was immune from prosecution based on the Stand Your Ground defense. His case was dismissed before going to trial. Read more on the Roteta/Garcia story and other similar cases at [MiamiHerald.com/columnists](#).

Former Governor "Bush called the law a 'good, common-sense anti-crime' bill," says the Chicago Tribune. " Prosecutors and gun-control advocates call it a "shoot-first" law, while other critics describe Stand Your Ground as a "license to kill and go free."

What do YOU call it?





Stop, Look, and Listen

You are talking with a client or a prospect. She is explaining her challenge, need, or desire—nothing you haven't heard many times before. You quickly understand the situation and intuitively know the solution. Your instinct is to jump in with an explanation of how you will address the situation. But, should you?

You may get your needs met (to demonstrate your knowledge and establish your expertise), but the other person will not. People have an innate need to be acknowledged. And, when they are speaking, they need to be heard. So, interrupting them to "save the day" is inappropriate. When you interrupt, you send the message that what they have to say is less important than what you have to say.

So, what do you do?

Stop—suppress the impulse to interrupt. Look at the person. *Listen* intently to what he or she is saying. When you make good eye contact and watch the other person's lips forming the words, it's easier to listen, and harder to interrupt.

When the person has finished speaking, silently, slowly count to three before responding. Pausing for a few seconds gives you time to digest what was said and suppresses impulsive responses. So, when interacting with a prospect or a client: stop, look, and listen your way to more productive communications.

John Martin and Jody Williamson

Northbrook and Chicago

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

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POLAND UNITED KINGDOM UNITED STATES VIETNAM

S&S Glass Forms New Company S&S Bartlett, Inc.

S & S Glass has some very exciting news to share this month.

We are happy to announce the merger of S & S Glass and Bartlett Shower Door, together forming a new company called S & S Bartlett Corporation.

John Klemptner, owner of Bartlett Shower doors brings to us over 30 years of experience in the Shower Door industry. John designed and manufactured the Bartlett Pivot hinge which many architects ask for in their plans. John services all areas in Chicago with a significant cliental in the Downtown Gold Coast area. He works with many Builders, designers as well as residential clients and specializes in design.

Scott and John have been working closely together and with their 60 plus years of experience in the glass industry have come together to form this new Corporation which will offer "One source for all you glass needs".

Please welcome John in our new endeavor.

Scott Weingart

S&S Bartlett Corporation

9111 Terminal Avenue

Skokie, IL

847-967-1700



Get Back on Savings Track



Submitted by: **Karen DeRose, DeRose Financial Planning Group**

One morning you'll discover, to your horror, that the grizzled pre-retiree in the mirror is you. And, upon reflection, you might also realize that the old fella's retirement plan isn't exactly on track.

You could be behind in your retirement savings for any number of reasons. A layoff in the family. Two massive bear markets in 10 years. College. A sick relative. Or -- and let's be honest -- you just haven't thought about it.

Now it's time to get back on track. Is it easy? Nope. But it is possible.

Reduce expenses

First things first: Estimate how much money you'll need in retirement. A general rule is that you'll need about 80(PERCENT) of your current income in retirement. After all, you won't be commuting to work -- or saving for retirement, for that matter.

But many retirees find that they spend about the same amount in retirement as they did when they were working. They travel more, for example, and eat out with friends more often. As people get older, however, expenses decline, according to the Employee Benefit Research Institute.

One of your best moves may be to see how much of those expenses you can reduce or eliminate. "If you can enter retirement without debt, you have so much more flexibility," says Eleanor Blayney, consumer advocate for the Certified Financial Planner Board of Standards.

You could refinance your mortgage to a term that matches your retirement date, assuming you can afford the payments. People over 50 spend 40(PERCENT) to 45(PERCENT) of their income on home and home-related items, EBRI says. Eliminating your mortgage would slash your expenses.

But a better way would be to pay extra on your mortgage. You can skip the extra payment if times get tough. "If you have a month where all hell breaks loose, you can relax a bit," Blayney says.

If you have any consumer debt, such as credit cards, do your best to pay them off. Paying off a debt that charges 20(PERCENT) interest is the rough equivalent of earning 20(PERCENT) on your money. You're not going to find that anywhere else.

Boosting income

For many people, the easiest way to boost income in retirement is to delay retiring. Pushing back retirement even a few years will give your savings time to grow, and reduce the amount of time you'll need to make your retirement last. And that's important: A 65-year-old man can expect to live to 83, and a 65-year-old woman will live, on average, to 85. One out of 10 65-year-olds will live to be 95.

The other advantage: You'll collect more from Social Security. While you can collect a minimum benefit at 62, you can increase it considerably if you wait until 70. For example, if you were born in 1943 or later, your Social Security benefit will increase by 8(PERCENT) for each year between full retirement age and age 70.

In some cases, it may be worth living off your savings until you reach age 70 to get the largest Social Security payout, Blayney says. An inflation-adjusted lifetime payout is extremely valuable. How valuable?

You can buy an inflation-adjusted annuity through Vanguard, the mutual fund company. A \$400,000 deposit will get a 65-year-old man a monthly initial payment of \$1,552 to \$1,677, depending on the insurer. The payment would be adjusted for inflation each year, payments would stop at death, and the insurance company keeps any balance.

Saving more

The simplest solution to getting back on track: Save more. People often think that their investment returns are what decides how much they'll have in retirement. In reality, the amount you save is the single biggest determinant of how much you'll have.

You can put a maximum \$17,000 into a 401(k) savings plan this year. If you're 50 or older, you can stash away another \$5,500.

Tax savings ease the bite from your salary. For example, if you earn \$100,000 a year and contribute \$17,000 to a 401(k), you'd be socking away \$327 a week. Because your contribution reduces your taxable income -- and hence your taxes -- your salary would fall by \$214 a week.

Always contribute at least as much as the company match, if any. Free money for retirement is too good to pass up.

Even though you want to catch up, don't sink all your money into a red-hot fund in the hopes of making money quickly. Red-hot funds soon grow cold, and if you're nearing retirement, you won't have time to make up for big losses. Consider a target-date fund, which gears its investment mix to your estimated retirement date. If you want, divide your money between one aimed at your retirement date and one aimed 10 years later. You'll need money then, too.

The content of this material was provided to you by Lincoln Financial Advisors Corp. or Lincoln Financial Securities Corporation for its representatives and their clients.



Veterans Benefits

General Qualifications for Non-Service Connected Aid and Attendance



Submitted By Jennifer Prell

- Veteran must have served at least ninety days active duty with one day of the ninety during a qualified war period (ninety days must generally be consecutive, with some exceptions)
- Veteran must have had an "other than dishonorable discharge"
- Claimant's physician must declare him/her as housebound and in need of assistance from another individual, which may include services offered by assisted living
- Claimant should have less than \$80,000.00 in household assets; excluding primary home, car, and personal belongings (if assets are jointly owned by other than spouse, only the claimant's share is generally countable. In the case of a married veteran, both his/her assets are countable. Although \$80k is typically the asset cap, the VA may also consider the claimant's life expectancy and demand lower total assets. In the case of excessive assets, it may be best to consult with a qualified financial advisor. Claimant's household out-of-pocket yearly medical expenses must exceed or come close to his/her total yearly household gross income (total yearly cost of assisted living is typically considered a medical expense)
- Widowed spouse must have been living with the veteran at the time of the veteran's death, unless the separation was due to medical or military reasons (there may be some exceptions related to separations due to abuse)

2012 Maximum Pension Rates for Aid and Attendance

| | |
|----------------------------|--|
| Single Veteran | \$1,704.00 Per Month or \$20,448.00 Per Year |
| Married Veteran | \$2,020.00 Per Month or \$22,240.00 Per Year |
| Veteran w/a Sick Spouse | \$1,338.00 Per Month or \$16,056.00 Per Year |
| Surviving Spouse | \$1,094.00 Per Month or \$13,128.00 Per Year |
| Veteran Married to Veteran | \$2,672.00 Per Month or \$32,064.00 Per Year |

Once awarded aid and attendance or housebound status, a veteran may obtain free medications, medical equipment, incontinence supplies, glasses, and hearing aids from the VA hospital/clinic via U.S. mail without going to the VA clinic or hospital. A separate application must be made through the health care system.

****Note:** Each VA Claim is Unique and the Above Criteria is Generic in Nature and May Not be Applicable to Each Claimant.

Paxem
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Fax: 847-639-9250



Scott Bernstein
President, BSSi2
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IRS Themed Identity Theft

With tax almost over, the IRS warns of an increase in Identity Theft using IRS-labeled messages. Resolution of complaints to the IRS can take up to 6 months. The IRS even posts a list of the Dirty Dozen tax scams for 2012 at <http://www.irs.gov/newsroom/article/0,,id=254383,00.html?portlet=107>

Don't fall for any of these scams. The IRS does not send taxpayers unsolicited emails about their tax accounts nor do they request detailed personal data through email. The IRS wants consumers to be suspicious of any emails containing any of the following characteristics:

- Fictitious claims for refunds or rebates based on false statements of entitlement to tax credits.
- Unfamiliar for-profit tax services selling refund and credit schemes to the membership of local churches.
- Request personal information such as bank account number and social security number (this list is not all-inclusive)
- Internet solicitations that direct individuals to toll-free numbers and then solicit social security numbers.
- Homemade flyers and brochures implying credits or refunds are available without proof of eligibility.
- Threatens consequences if no response to the email
- Use of incorrect grammar or mis-spelled words
- Offers of free money with no documentation required.
- Promises of refunds for "Low Income – No Documents Tax Returns."
- Gives you a web site link that is unusually long and is not an IRS site www.irs.org
- Claims for the expired Economic Recovery Credit Program or for economic stimulus payments.
- Unsolicited offers to prepare a return and split the refund.
- Unfamiliar return preparation firms soliciting business from cities outside of the normal business or commuting area

It's bad enough we all have to go through the pain of filing tax returns. Think how painful it might be if you are expecting a refund and find out someone else claimed it for you.

A special note from Scott:

You know us as an IT consulting and support company. But we can offer more to you, often at no charge. I have been providing IT support for over 26 years and was in public accounting for over 5 years. I have made quite a few alliances and know people and companies that provide services to businesses. I grew up in accounting (I am 3rd generation CPA). If you need services that may not be IT, I may still be able to recommend someone to you. I am constantly looking for companies that may be of service to our clients. If we can help you with your business, then everyone wins. Please give us the opportunity to service beyond your IT needs.

BSSi2 is a technology company in specializing in small and medium businesses in a Windows environment with an emphasis on service companies. Our expertise includes networking technologies, internet access, security, strategic planning, on-going support, and project management.



Top 10 Tips for your First or Next River Cruise

River cruising is hot. From A to Z (Amazon to Zambezi), there's a river cruise for every taste, style and budget. With nearly a dozen new river boats being built by 2012, it's no doubt that river cruising is the latest trend.

First, though, who goes on river cruises?

Statistics indicate that most river cruise passengers have already taken an ocean cruise and they are ready to move inland. With an average age of sixty-one and a median income of \$80,000/year, these folks have both time and money to view Europe up-close and personal. However, as river cruise lines want to lure a younger demographic, look for shorter seven-night cruises and more active shore excursions. How about a fifteen-mile bike ride? AmaWaterways is one of the few river cruise companies that still offer complimentary bicycles and bike tours. Some river cruise lines charge a fee to use their bikes. Others have eliminated all onboard bikes and work with a bike rental company in various cities, for a fee of course.

What are the advantages of a European river cruise? While cruise ships only touch the edges of continents, river boats take you to the very heart of magnificent cities and ancient towns. Quietly glide past hillside vineyards, medieval castles and historic monuments. Disembark and walk right into town for a café lunch. Stroll along the pier or borrow one of the river boat's bicycles to explore further.

With so much to do and from three to twenty-five days to experience a river cruise, here are my Top Ten suggestions for getting the most enjoyment.

1. Pack light Not just for the airline requirements but for convenience. There are no formal nights. Men need only a collared shirt and sport coat. Women can leave their long dresses and high heels at home. Attire is country club casual even at dinner. Best of all, there are do-it-yourself laundrettes on many of the river boats. Complimentary laundry service is included with many suite-level accommodations.

2. Acknowledge your physical limitations. Cobblestone streets, walkways and stairs can be a bit tricky to navigate if you are unsteady

on your feet. Europe doesn't subscribe to the Americans with Disabilities Act. If you are out of shape or have a heart condition, you might want to reconsider that 200-step climb to the top of the castle. Pace yourself accordingly. Some of the river boats do not have elevators, so make sure the boat you choose has one if you need one. Alternatively, once ashore, many river cruises lines including AmaWaterways, offer an easy-paced walking tour option.

3. Wine and dine. Unlike cruise ships, river boats have "open seating" Stroll into the dining room (7am-9am) for a leisurely buffet breakfast. Lunch is fairly relaxed, too, as it is mainly buffet-style dining. Dinner however, doesn't operate the same. To facilitate good service and freshly prepared entrees, you are expected to arrive fairly close to when the dining room opens. Dinner times can vary based on the timing of the shore excursions, so check your daily planner.

On some river cruise lines, the complimentary wine with dinner tends to abruptly stop when your entrée plate is removed. So if you like to sip wine after dinner be sure to flag down your waiter for a refill before your plate is cleared.

4. When in "Rome..." Nothing garners a warm welcome quicker than saying hello in the local language. Learn to say "hello," "thank you" and "excuse me" in as many of the countries' languages as possible. Write it on a cheat sheet and put it in your pocket. Chances are that the local shopkeeper, upon hearing your broken German or Romanian will immediately speak to you in English. But you've made the effort and it won't go unrewarded.

5. Cash is king Make a list of the countries you will visit and find a local bank that will order your foreign currency. Mainly, you'll need Euros. But if you can get any of the other currencies (and there are quite a few on the lower Danube river) you can avoid the high commission exchange fees. Of course, the boat's front desk will also exchange currency, but there are some limitations. Tipping at the end of your cruise is expected to be in Euros.

6. Weather reports If you travel on the rivers in the spring or fall, there will certainly be a variance in temperatures and precipitation. Bring that nerdy plastic pancho and a folding

umbrella. And leave that backpack at home. Nothing says "American Tourist" more than an Eddie Bauer backpack. If you must carry belongings, a tote bag is much more European. Also, when taking a motor coach tour, the bus is locked and you can leave that extra sweater or bag on your seat.

7. Remember to bring your electric current converter While the front desk on some of the river boats may be able to lend out a few converters, it's always a good decision to bring your own. I always bring two.

8. If you are after the perfect photograph while cruising on a river, remember the Golden Hour Rule and adjust your dining accordingly The Golden Hour is that perfect moment near sunset and sunrise. Since you'll most likely be in the dining room at or near sunset, bring your camera with you to dinner and keep a watchful eye on the passing scenery. When you think the moment is right, quickly walk outside and snap those gorgeous sunset photos. It's not like being on a huge ocean vessel. On a river boat, it's only a two minute walk from the dining room to an outdoor viewing area.

9. Stop and smell the roses At least once on your river cruise, get up and outside just before sunrise. A fog-like mist rises from the river, birds slowly begin to chirp and the river looks like liquid silver. It's a not-to-be-missed experience.

10. Arrive early or stay late. You've come so far for this river cruise, it seems like a waste if you don't spend at least two full days in either your arrival or departure city. Taking a Danube cruise from Vienna to Budapest? You should definitely spend two or three days in both cities! Sometimes the river cruise companies offer a pre or post cruise extension. These are good too as they also include your transportation to/from the ship to the hotel. Investigate your options and try to include a few extra days on land to fully appreciate the cities along the paths of the great rivers of Europe.

Contact Travel By Marcy at:

847-897-7011

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**Happy Birthday
from the
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Birthday Wishes to...

| | | |
|--------|------------------------------------|------------------------------|
| May 13 | Edie Jerome, Metro Mortgage | idoloans13@ameritech.net |
| May 18 | Dean George, Matrix Payment | dgeorge@matrix-ps.com |
| May 20 | Maurice Forde, Forde Windows | maurice@fordedesignbuild.com |
| May 24 | Dick Hochschild, Am. Weathermakers | hochscr@ac-heat.net |
| May 26 | Marcy Gelber, Travel by Marcy | marcy@travelbymarcy.com |
| May 28 | David Ariano, Ravinia Plumbing | info@ravinia plumbing.com |
| May 28 | Karen DeRose, DeRose Financial | Karen.derose@lfg.com |

Action Items

EGL Open Category List

Ad Agency

Appliance Repair

Appliance/Electronic Sales

Phone Equip/Installation

Residential Roofing

Cellular Phone Sales & Service

Health & Fitness Center

Lighting Supplies/Servs

Luggage & Leather Goods

Employment Agency

Executive Recruiter

Moving & Storage Company

Optometrist

If you have a suggestion for a category, please send an e-mail to the office to include in our 2012 Open Category List.

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.

P.O. Box 1743, Des Plaines, IL 60017

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Phone: 312-604-5018

Fax: 224-612-5707

E-mail: patkelps@globalgds.com



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: 1. Tilapia Veracruz 2. Roasted Half Chicken 3. Marinated Pork Loin