



2014 Board of Directors

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847-808-7400

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847-685-0593

January 22, 2014 Meeting Notice

As we do every year, the first meeting of the year is for members only. It is at this time all members come together to discuss the direction of the organization and how we can accomplish our goals. Give some thought as to how we can grow our organization. How do we attract new members and what else do you want from our time together?

There are three major components to the organization.

- Membership— Guests, New Members, Retention
- Programs— Educational, Informational, Social, Networking
- Promotion— Internal, External, Collateral, Electronic

How do we make these components work together to build a successful and prestigious Executive Business Networking organization?

Also, there will be discussion on more topics and ideas from the 2014 EGL Board of Directors Retreat.

Please RSVP via e-mail for this meeting. Dinner served family style with:

- 1. Chicken Parmigiana 2. Tilapia w/Lemon Basil 3. Green Beans 4. Dessert*

Meeting Time & Location

January 22, 2014

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

Giacomo's Restaurant

740 N. Wolf Road, Des Plaines, IL

847-390-7330

To participate in a program contact the V.P. of Programs, Edie Jerome, 847-853-7150



2014 General Meeting Calendar

January 22	Closed Meeting Members only	Giacomo's
February 26	Laner Muchin	Marcello's
March 26	Mayster & Chaimson & Fischel & Kahn	Glenview House
April 23	Chicago Messenger	TBD
May 28	Pine Roofing	TBD
June 25	Lewis Carpet (cocktails at Lewis Showroom)-	TBD
July 23	New Members Presentation & Golf Outing -	TBD
August 27	Signs for Success	Marcello's
September 24	Special Program	TBD
October 22	Square One Productions	TBD
November 19	Rite Lock & Safe (newly remodeled showroom)-	TBD
December 17	Holiday Party & Installation Dinner	TBD

* TBD—Meeting locations are being investigated and will be posted as chosen. Suggestions welcomed.

Sitting vs. Exercise—It's A Life-or-Death Decision

Submitted by Dr. Ira Chislof

Chislof, Chiropractic & Wellness Center

847-588-0800 bigboy0400@sbcglobal.net

Do you sit around a lot during your leisure time? Does your job require that you sit for long hours every day? Getting out of your chair and doing a bit of exercise on a regular basis is not only good for your health, it will even extend your life.

A recent study about the effects of sitting and physical activity revealed that the more time people spend sitting throughout each day, and the less time they are physically active, the more likely they are to die sooner than people who sit for less time and exercise for more.

The study, published in the American Journal of Epidemiology, followed 123,216 average Americans (53,440 men and 69,776 women) for 14 years. All of them were disease free at the time the study began. There were 11,307 deaths among the men and 7,923 deaths among the women during the 14-year follow-up. After adjustment for smoking, body mass index and other factors, the conclusion was inescapable – the more time spent sitting, with little physical activity, the higher rate of mortality.

In summary, women who sit for more than 6 hours a day are 40 percent more likely to die sooner than women

who sit for less than 3 hours a day and get some exercise. Men who sit for more than 6 hours a day with little or no exercise suffer a 20 percent greater chance of an earlier death than those who sit for less time and also exercise.

In light of this "sitting and death" study, it's obvious that exercise isn't just about being in shape, it's about living longer – and with a high quality of life.

But even though movement of any kind may be good, to get the most benefit and make sure you don't injure yourself, it's important to do the right exercise. It is also important to check with your chiropractor before starting on an exercise routine. Especially if you've spent a lot of time sitting. Sitting is not usually done with perfect posture so there's a good chance you need chiropractic adjustments to get everything in place so your exercises won't do any damage.

Your chiropractor can also advise you on the best exercises for you, both while you're getting any needed chiropractic treatment, and afterwards, when things are in good shape.



THE BENEFITS OF AN ARM MORTGAGE

If you're buying a home anytime soon, here's some contrarian advice: Don't take out a fixed-rate mortgage. If you do, you're likely to pay more than you need to.

Instead, it often makes more sense to choose a floating-rate note, also known as an adjustable-rate mortgage. Even on a small mortgage, over time you'll save thousands of dollars. If you use the extra cash to pay down the loan, you'll save even more.

Such loans come in and out of fashion for a couple of reasons, says Frank Nothaft, chief economist at Freddie Mac. When rates on fixed loans are perceived to be low, borrowers tend to shun ARMs. When the difference between fixed and floating rates is small, again people tend to shun ARMs. Floating-rate notes are considered riskier than fixed-rate mortgages because the monthly payment can jump higher. A so-called one-year ARM typically will reset each year based on fluctuations in the interest rate on the one-year Treasury security or the interbank cost of borrowing known as Libor. Other common ARMs reset each year after an initial fixed period of three, five or seven years.

Fixed-rate mortgages do make sense for some people. For instance, if your budget is so tight that even a small increase in your monthly payment would break the bank, a fixed-rate mortgage makes sense. A fixed rate would also make sense if you will keep your new home for a long time, like 30 years.

But for many people, ARMs come out ahead. Those people need to close their ears to the deafening sound of the ARM naysayers, like one financial planner I heard from: "You have got to be kidding. I guess a bad idea never dies. Don't Americans ever learn?" I've withheld the name because I don't want to embarrass him.

It's true: Many people have been burned by ARMs. But as long as you are smart about it—more on that later—that financial adviser is wrong.

The main reason an adjustable rate will be cheaper is this: You almost certainly won't be in your new house or apartment for the next 30 years, the typical life of a fixed-rate mortgage. Most people move every eight to 10 years, says Scott Buchta, head of fixed-income strategy at New York-based brokerage firm Brean Capital LLC. And even if you do stay longer than that, your mortgage won't survive 30 years if you refinance at some point.

That's important because the main reason the rate on a 30-year, fixed mortgage is higher than floating rates is that the lender assumes you will take the full 30 years to pay it back. That puts the lender at risk of losing money on the loan if borrowing costs go up during that term. So the lender charges you more.

For that higher interest rate, you get a form of insurance: the security of knowing what your payments will be for the life of the loan. You can sleep better at night, knowing that if interest rates shoot higher, it won't hurt you. But if you close out the loan in, say, 10 years—by moving or refinancing—you've paid too much for that insurance, because you were paying as though

you needed 30 years of it.

Here's an example of how much that can cost you. If you took out a 30-year mortgage in January 2003 the average fixed rate was 5.92%, according to Freddie Mac. Ten years of interest and principal payments on a \$200,000 mortgage would have cost you \$142,660. But if you went with a one-year ARM, which kicked off at 3.99%, according to Freddie Mac, after resetting each year the total cost would have been \$119,181. That's a savings of \$23,479.

Yes, the interest rate on the ARM jumped as high as 5.47% in that 10-year stretch—still lower than the rate you would have gotten if you had gone with a fixed mortgage—but it also fell as low as 2.76%. Rates for floating vs. fixed mortgages have followed a similar pattern since the widespread introduction of ARMs in the early 1980s.

The savings noted above could have been even higher. If you take the cash you save this way and put it toward paying down the principal, you'll save two ways: You will shorten the life of the loan. And when the rate is reset each year, the new payment is based on the principal outstanding at that point, not on the amount you originally borrowed, so whatever rate you are charged will be applied to a smaller amount of debt.

But what if interest rates suddenly shoot higher? Should you be worried that the rate of, say, 2.75% you can get on a one-year ARM will suddenly jump into the double digits at some point because of an inflation-fueled spike in interest rates like the one the U.S. experienced in the years around 1980? No. Because ARMs come with rate caps. Typically, an ARM has a lifetime cap of five or six percentage points above the initial rate, and a two-point limit for each reset.

The biggest caveat: Don't overreach. That's how a lot of people have gotten into trouble.

"People shouldn't use adjustables to stretch too far on a new purchase or refinancing," says Larry Luxenberg, a financial adviser in New City, N.Y. The lower initial interest rate on an ARM might tempt you to borrow more than you could with a fixed-rate mortgage—to stretch, as Mr. Luxenberg puts it—but that can backfire if an upward adjustment in the interest rate busts your monthly budget. If you can't handle an upward adjustment, you've borrowed too much.

There's a simple way to guard against that kind of trouble. Work out how much your housing budget is (excluding taxes and insurance) and how much that allows you to borrow at current fixed rates. Then borrow no more than that amount.

CALL METRO MORTGAGE SERVICES, INC.,

your mortgage professionals for more info:

Edie Jerome at: 847 853 7150

Ill. Res. Licensee 4392, L.O. 195657, Company 195741



8 New Year's Resolutions For Travel in 2014

Try a new destination

You may spend every year on your favorite island. Why not try a new destination in 2014? The Caribbean is not just one island, it's a region, and every corner has its own unique flavors, qualities and cultures. Always go to Italy, try somewhere else in Europe. Every country has its own unique history, traditions and foods. When you go back to that favorite spot, you'll see it (and appreciate it) in a whole new way.

Give something back to the community

No, we don't mean take a two-week long voluntourism trip, but whether you are in the Caribbean, Mexico, Hawaii, Europe or somewhere in the USA, take a moment to think about giving back to the region — it might be a donation box at the airport or buying that extra keychain at a local vendor's shop, bringing pencils, paper crayons to a local school. Use your expertise or hobby to help in this region

Show respect.

It's late at night. You're tired. Maybe you've taken two planes to get to the hotel. But being a great guest is just as important as giving great service. Respect is a big word in the tourism/hospitality industry, and for a good reason —they enhance your travel experience- so please make sure you appreciate the people who help make it work.

Eat local.

You may have driven by that jerk chicken cart a dozen times before. Maybe you've never left your favorite resort. Whether it's sampling the street fare or trying an authentic neighborhood restaurant, try and eat local this year — eating food is one of the best ways to learn and experience a place.

Speak the local language.

No, this doesn't mean become fluent. But whether it's a few words of French, or Spanish, Jamaican Patois or Haitian Creole, a phrase or two in the native language will go a long way in enriching your experience.

Do something you've never done before.

Ever go hiking on Pico Duarte? Or watch goat racing in Tobago? What about balloon over the Serengeti? Or closer in Santa Fe?. Helicopter into a volcano in Hawaii? Do something you'd never think you'd do in a million years. A memory to last a life time

Bring back your travels with you.

Bring back something locally-made, a meaningful souvenir. A magnet, or handcraft from a local region. A painting from a local artist. Of course, you should also bring back the state of mind, just in case it's a while before you can relax again.

Try the local drink

Tired of all of the New Year's Resolutions that involve abstaining from alcohol? Don't worry, it doesn't count when you are traveling. Rum is one of the most significant products in the Caribbean — it's an important economic driver, a huge part of the region's history and, of course, one of its most popular beverages. Wine is one of the most significant products in Italy and France and parts of South America. So when you think about ordering something you can easily find at home, instead ask the bartender what the most popular rum on the island is, and give it a try. You'll get a taste of far more than fermented molasses or grapes.

Marcy Gelber, CTC, MCC
Independent Travel Specialist

*affiliated with the Travel 100 Group

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What Is On the Horizon in 2014?



Retirement Plans Remain Generally Unchanged

The new contribution limit for employees who participate in retirement plans such as 401Ks, 403bs and 457 plans remains unchanged for 2014. The maximum salary deferral remains \$17,500 with a \$5,500 catch-up contribution for individuals age 50 or over.

Limits on IRA plans will also remain unchanged for 2014 at \$5,500 with a \$1,000 catch-up.

Note that the phase-out ranges and eligibility rules will change slightly and are summarized in the chart below:

Modified Gross Income

		2013	2014
Traditional IRA Deduction Phase-out	Single and Head of Households covered by workplace plan.	\$59,000- \$69,000	\$60,000-\$70,000
Traditional IRA Deduction Phase-out	Married filing jointly w/ spouse contributor who is covered by a workplace retirement plan	\$95,000- \$115,000	\$96,000-\$116,000
Traditional IRA Deduction Phase-out	Married filing jointly and IRA contributor is not covered by a workplace retirement plan/spouse is	\$178,000- \$188,000	\$181,000- \$191,000
Roth IRA Eligibility Phase-out	Single and head of household	\$112,000-\$127,000	\$114,000-\$129,000
Roth IRA Eligibility Phase-out	Married filing jointly	\$178,000-\$188,000	\$181,000-\$191,000

Health Savings Account - a "Medical IRA"

As employers search for ways to lower their health care costs, they're encouraging employees to sign up for a high-deductible health insurance policy paired with a health savings account. An HSA gives you a triple tax break: Your contributions are sheltered from income taxes, the money grows tax-deferred, and the funds can be withdrawn tax-free for medical expenses. Since these accounts roll from year to year, you can make contributions each year, let the account grow, and use the money in retirement when you may have considerably more medical expenses. Please note that you are able to make contributions to HSAs until age 65, and that you must be enrolled in a high-deductible plan to be eligible for a health savings account.

The limits for HSAs have increased slightly in 2014. The limits for individuals will be \$3,300 for individuals and \$6,550 for families in 2014. There is an additional catch-up of \$1,000 for individuals over the age of 55.

New FSA Rules Enhance Flexibility

A flexible spending account offers the same savings and pretax benefits as an HSA, but to someone in a higher cost health plan — one with a higher premium and lower deductible. It essentially works the same as an HSA, but you can't contribute as much money to it — a maximum of \$2,500 a year — and the funds generally don't roll over if you don't use them (however, as noted below, this has changed slightly).

This is because Flexible Savings accounts will now have a bit more flexibility. The Treasury Department and the Internal Revenue Service have loosened the "use it or lose it" rule for Flexible Spending Accounts for health care, allowing participants in these plans to "carry over" up to \$500 from their FSA from year to year.

Up to this point money in these accounts was lost if it was not spent in the calendar year. Some employer plans include an option of a 2 ½ month grace period after year end. This may remain in place; however, a health FSA cannot have both a carryover and a grace period. The maximum individual contribution to an FSA is still \$2,500 a year. Note that this does not affect HSAs.

Lincoln Financial Advisors does not provide legal or tax advice.

Karen DeRose is a registered representative of Lincoln Financial Advisors Corp.

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The Wall Street Journal

PRESS RELEASE

January 6, 2014, 12:02 p.m. ET

Lincoln Financial Advisors' Karen DeRose Receives Prestigious Women's Choice Award

Award reaffirms commitment to addressing financial needs of women and their families

Lincoln Financial Network (LFN), the retail wealth management affiliate of Lincoln Financial Group (NYSE:LNC), announced that Karen DeRose, registered representative of Lincoln Financial Advisors Corp. and managing partner of DeRose Financial Planning Group, has received the Women's Choice Award(R) for Financial Advisors. This award, which is based on feedback received from a client survey regarding service and practices, is the only recognition program for well-qualified women advisors who are committed to the women's market and serving their female clients.

The Women's Choice Award was co-created by WomenCertified and the Women's Institute for Financial Education in an effort to help women identify trusted advisors and allow advisors to showcase their commitment to the women's market. Achieving this award reaffirms the extraordinary service in addressing the financial needs of women and their families demonstrated by DeRose and her firm, DeRose Financial Planning Group.

"Women are looking for answers on how to identify financial firms and advisors they can trust. In a cluttered marketplace, our mission is to simplify her choice," said Delia Passi, CEO and Founder of WomenCertified. "The Women's Choice Award allows women to make smart financial choices by identifying those advisors who provide quality services and commitment to their clientele."

"We are delighted and grateful to have received this prestigious award," said DeRose. "Our firm has long desired to preserve a close affinity to women across the Chicagoland area and beyond. With women accounting for the majority of financial decisions made today, it is critical to empower women to make the best financial decisions for themselves and their families."

DeRose founded DeRose Financial Planning Group, a Chicago-based independent fee-based financial planning and wealth management firm, in 1996. Over the years, her commitment to the success of her clients earned DeRose Chairman of the board in 2012 with The Resource Group, comprised of the top 200 advisors at Lincoln Financial Advisors, and a position as head of the Lincoln Women's Advisory Board, The WISE Group. She is also a member of The Executive Guild Ltd., the Financial Planning Association of Chicago, and co-founder of BNI Wildfire business networking group. DeRose was listed in Chicago Magazine's "Five-Star Wealth Advisor" each year from 2010 to 2014 and was awarded the Women in Financial Services (WIFS) Circle of Excellence Award in 2011 and 2012.

DeRose earned her bachelor's degree in business, with a concentration in accounting and marketing from Barat College in Lake Forest, IL. She is a CERTIFIED FINANCIAL PLANNER (TM) Professional, a Chartered Retirement Planning Counselor and Collaborative Law Fellow with the Collaborative Law Institute of Illinois (financial divorce neutral). She holds her FINRA Series, 6,7,63 and 66 and is licensed to provide life & health in several states.

2014 Holiday Installation Dinner

Presenting the 2014 Board of Directors



New Membership Applications For Your Review

Lawrence M. Mandel Funeral Concierge

3163 Eastbank Circle, Mundelein, IL 90060

Category: Funeral Concierge

Principal: Lawrence Mandel

Sponsor: Current Member: Category Change

Category Description: Practices of providing funerals, cremations, memorial services, funeral—pre-planning, funding and grave marker manufacturing. Formerly Piser who was member for over 45 years.

NexGen Services SG Communications

16W345 83rd St, Burr Ridge, IL 60527

Category: Network services for voice, data and internet.

Principal: Jack Bush, President

Sponsor: Scott Bernstein, BSS12

Category Description: Provides networking for voice, data and internet. Phone systems available along with the cabling of phones and computers.

Years in business: 15 Employees: 6 (2 1099)

Winger Marketing

580 Roger Williams, Ste 23, Highland Park, IL 60035

Category: P.R., Content and Purchasing

Principal: Karolyn Raphael, President

Sponsor: Brian Moak, Duxler Complete Auto Care

Category Description: Public Relations, Content Development and Media Planning/Buying.

Years in business: 7 Employees: 10 (3 1099)

L Stern Associates

3402 Prestwick Lane, Northbrook, IL 60062

Category: Marketing Service

Principal: Les Stern, President

Sponsor: David Ariano, Ravinia Plumbing

Category Description: Provides Online & Offline Tactical Marketing/Marketing Management Services.

Years in business: 14 Employees: 2

These applicants meet two to three of the criteria of the organizations' 5-5-5 policy.
If you have any comments or concerns or would like more information about the applicants, please contact our V.P. Membership: Dean George—847-310-0455
If there are no concerns these companies will be put before the board, for a vote, at the February Board Meeting.



**Happy Birthday
from the
Executives Guild**

Birthday Wishes to...

January 1	Michael Menn	michael@michaelmenn.com
January 29	Randy Sheridan, Randel Electric, Inc.	randy@randele.com
February 1	Jared Margolis, MK Asset Mgmt.	Margolis@mkasset.com
February 5	Les Kutchins, Rite Lock & Safe	lkutchins@aol.com
February 27	Scott Bernstein, BSSI2, Inc.	sbernstein@bssi2.com

Smile-of-the-month:

God, grant me the senility to forget the people I never liked anyway, the good fortune to run into the ones that I do, and the eyesight to tell the difference.
- Unknown

People are so worried about what they eat between Christmas and the New Year, but they really should be worried about what they eat between the New Year and Christmas. - Unknown

An optimist stays up until midnight to see the new year in. A pessimist stays up to make sure the old year leaves. - Billy Vaughn

Good resolutions are simply checks that men draw on a bank where they have no account. - Oscar Wilde

Action Items

EGL Open Category List

- | | |
|----------------------------|-------------------------|
| Ad Agency | Lighting Supplies/Servs |
| Appliance Repair | Luggage & Leather Goods |
| Appliance/Electronic Sales | Restaurant |
| Executive Recruiter | Residential Roofing |
| Exterminator | Sales Training |
| Internet Marketing | Senior Move Management |

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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E-mail: patkelps@globalgds.com



Reply Form

E-mail to: patkelps@globalgds.com

(If you are considering bringing a guest, don't forget to contact the office or V.P. Membership— Dean George, Matrix Payment, (847-310-0455), before extending your invitation.)

Prospect Name:
Prospect Company:
Phone Number:
Category represented:

eMail:

Food Choices: Family Style Dinner (Pasta, Chicken & Fish accompanied by salad, veggies & dessert)