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July 24, 2013 Meeting Notice

New Member Presentations

Presenting this evening will be:

David Moore, Laner Muchin

Since 1945, Laner Muchin has concentrated exclusively in representing employers in employment and labor relations matters, employment litigation, immigration matters and employee benefits.

Brian Millman, Shelle Jewelers

Shelle' Jewelers, Inc. is a manufacturing and retail jewelry store that specializes in repairs and custom design.

Michael Menn, Michael Menn, Ltd.

Michael Menn Ltd. offers architectural services for commercial and residential renovation, remodeling, additions and new construction.

Meeting Date & Time: July 24, 2013

6:00 pm—Networking - Reception

7:00—Dinner & Program

Location: Highland Park CC

1201 Park Ave, West Highland Park, IL

847-433-4000

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



2013 General Meeting Calendar

July 24	Golf Outing— New Member Presentation	Highland Park C.C.
August 28	Artistic Digital	Marcello's
Sept 25	Special Event Part 2—John Martin—Sandler	Wyndham Hotel
October 23	Shelle Jewelers	Francesca's
November 20	DeRose Financial Planning	Glenview House
December 18	Holiday Dinner/Installation	Park Ridge C.C.

Submitted by Dr. Ira Chislof

Chislof, Chiropractic & Wellness Center—847-588-0800

An Easy Way to Exercise at Home and Build Muscle Without Costly, Bulky Machines

Don't have time for the gym? Don't have room for equipment at home? According to a new study, there's a much more convenient way to build muscle than gyms and expensive, bulky equipment.

If you have ever had rehab with a physical therapist, you have probably see the elastic resistance bands and tubing they suggest you use for exercise. They are of various strengths / tensions, each represented by a different color.

You generally attach them to door knobs, hook then onto your feet or your hands or other body part, and stretch the bands in various directions, working the different muscle groups.

You may also have seen isotonic exercise machines – which are very common in just about every gym. You sit on or stand at the machines and do exercises like leg extensions, leg curls, seated and standing calf raises, side lateral and front shoulder raises and preacher curls – all pretty self-explanatory.

But isotonic exercise equipment is bulky, heavy and expensive. The only way most people can take advantage of it is by going to the gym.

The good news is that those little elastic bands, that take up almost no room and are very inexpensive do just as good a job, according to the study.

For the study, 16 adult participants worked with elastic resistance bands or tubing as well as isotonic equipment.

Because the effectiveness of exercising with tubing has already been established for the upper body, this study focused on the lower body. The exercises were done with a resistance of 10 Repetition Maximum (10RM) - the maximum intensity at which a person can perform an exercise ten times – with various colors of tubing.

The effects of the specific exercises they did – knee extensions – were measured with electromyogram (EMG) technology, which measures the electrical activity of muscle during rest, slight contraction, and forceful contraction. The activity was measured in 10 muscles in the legs, abdomen and back.

The results showed very slight differences between rubber tubing and machines, and that both resulted in muscle building.

The authors concluded that “The knee extension exercise performed with elastic resistance seems to be a feasible and simple method, regardless of age and gender, for achieving high muscle activity potentially stimulating muscular hypertrophy and strength gains in the quadriceps muscles. Its portability makes it ideal for work site training, rehabilitation in hospitals, at home or in training fields where there may be few resources for large training equipment.”

If you're looking for a way to get in shape but can't get to the gym, elastic and rubber tubing should do the trick. If you need help figuring out which exercises are best for your situation, consult your chiropractor.



Selective Hearing

I want you to have a hearing problem on purpose.

It is used in two circumstances. First, if a customer says something to your benefit like, "I have heard a lot of great things about your company." I don't want you to respond. Most of us inside are like this; yes we do great things. I don't want you to do that, I want you to resist. I want you to have selective hearing. When they say to you, "I have heard great things about your service department." I want to say, "Excuse me" and then let them repeat it. When people repeat things it goes from just stream of consciousness to now they understand what they have said. They slow down and the actually expand what they have told you; "Here is what I heard about your service department, A, B, C, D" and here is who I heard it from. You gather a ton of information that you did not have three minutes ago. Leave your ego in the car. Let them validate and explain what that meant.

On the flip side let's say that you were in front of a customer and they say something that wasn't flattering about your competitors; "We are really dissatisfied with XYZ service." I don't want you to attack that and also I don't want you to say; "Service that is one of our expertise, we do ABC for service."

Slow down, here is what I want you to do. When the customer says they are unhappy with ABC service, I simply want you to say; "What? I don't understand." and let them repeat it because when they repeat it they get emotionally involved. They expand their explanation, they talk about their past injustices about service and they bring them right onto the table. They relive them in front of you and you are going to be closer to a sale.

John Martin and Jody Williamson

Northbrook and Chicago

Visit Sandler Training's Website: <http://www.jw.sandler.com>

Other Sandler Training Centers Worldwide:

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SAUDI ARABIA SINGAPORE SOUTH AFRICA SPAIN
POLAND UNITED KINGDOM UNITED STATES VIETNAM

"Pair & Share 2"

"How To Become More Referrable"

Date: September 25, 2013

Time:

5:00 p.m.—Reception

5:30 p.m.—Program

7:30 p.m.—Networking/Food

Location:

Wyndham Glenview

1400 N. Milwaukee Ave.

Glenview, IL 60025

Most professionals seek referrals, but few professionals spend any time consciously enhancing their "refer-ability." Being referable is a combination of mindset and tactics combined with a plan. Because we are a networking organization and our main objective is to receive and give business referrals we are going to touch on your refer-ability. How do you come across to members and guests? Are people comfortable doing business with or giving you referrals from people they know. What's holding you back?

The meeting is open to guests, the more guests the more opportunities. Join EGL members and business development expert John Martin, Sandler for a facilitated evening of networking and learning

Start talking today. Detailed invitations will be sent out very soon.



YOUR HELP IS NEEDED – PLEASE REPLY

Dear Fellow Guilders,

As you probably know, one of the accounting programs that [Passport Software](#) offers is payroll.

Known as [Passport Business Solution \(PBS\) – Payroll](#), thousands of companies have depended on this program for decades to:

- Pay their employees with check or direct deposit to their bank accounts;
- Comply with Federal, state and local regulatory reporting requirements; and,
- Organize labor and related expenses for their company's financial accounting records.

We are now in the process of designing an upgrade to our PBS Payroll program and as part of this process we are surveying the needs of small and medium sized businesses. That is why I am asking my friends in the Guild to contribute their experiences, thoughts, and even feelings about payroll and the service or program that they use. Thank you in advance for taking your valuable time to participate in this survey. Please feel free to not answer any questions you prefer to leave blank. You may FAX this page with your written answers to [847-729-7909](tel:847-729-7909). Or you may email jmiller@pass-port.com with just the question # and your answer.

1. Do you use an outside payroll service? Please circle Yes / No
2. How frequently do you do payroll? Please circle Weekly / Bi-weekly / Semi-Monthly / ? ____
3. How many people are on your payroll? _____
4. Do you need to report payroll data to states other than Illinois? Please circle Yes / No
5. About how much time does it take you or your staff to prepare each payroll? _____
6. How satisfied are you, on a scale of 1 to 10 with your current payroll solution? ____
7. Please add any comment you wish to explain #6. _____
8. What do you like most about your service? _____
9. What do you like least about it? _____
10. NaWhat else could it do to make your life easier? _____
11. Name (optional) _____

Thanks again for your assistance. It is greatly appreciated.

John Miller

American Chartered Bank: Best In Class Again

At American Chartered Bank, we care for client service as much as the money our depositors put in our trust. Greenwich Associates, a premier financial services strategic consulting and research firm, surveyed **43,000 business owners** and asked them to rate their bank. And once again this year, American Chartered Bank was rated higher than any other bank:

- Best in overall satisfaction.
- Highest percentage of clients likely to refer.
- Highest percentage of clients that stated their bank treats them with respect — a bank they trust that delivers on what they promise.
- The bank was the leader in providing fair and satisfactory resolutions to issues.
- The Bank's relationship managers received the top rankings for prompt follow-up, regular client contact, and providing innovative ideas.
- The Bank ranked best at providing access to top decision makers.
- Highest percentage of clients that ranked their bank as providing the best credit terms and conditions.
- The Bank's treasury management division ranked best in providing the most competitive pricing, the products and services that best fit the clients' business needs, and tops in accuracy.

We at American Chartered are not just bankers, but owners, with our own capital invested in the Bank. We work extensively to see our clients succeed, which in turn ensures our own success. Beyond providing high quality products and services, we do this largely in two ways: (1) Providing top quality financial advice using our long history of working with thousands of businesses, making sure our clients are growing their businesses in time proven prudent fashion, and (2) Introducing our clients to other business experts in a variety of disciplines: sales, marketing, operations, human resources, management, finance, (and of course, potential new clients!), to maximize their opportunities and profitability in the marketplace.

If you feel you have a bank –but not a trusted banker – to advise you, we would we would welcome the opportunity to talk with you about your business, and you can see why our clients rate us Best-In-Class.

Michael Moran, 847-418-3226

Your Check Engine Light is On – What Should You Do?



While driving along and your check engine light comes on...what should you do? The light could mean a number of things... from a costly problem, like a bad catalytic converter, to something minor, like a loose gas cap. Sometimes it's telling you that the car is releasing excess pollutants or consuming too much gas.

If the Check Engine light comes on, and it's steady rather than flashing, it is a good idea to get the engine checked. The light doesn't necessarily indicate an expensive repair! And, it's important to remember that a car *can't pass the state's vehicle emissions test* with a check engine light on.

Check Engine lights can be orange, yellow or amber, depending on the manufacturer. A flashing light indicates a serious problem, such as a misfire that can quickly overheat the catalytic converter and cause a fire hazard. Taking the car to a qualified professional to have the problem diagnosed will definitely bring you peace of mind.

Reading the Code vs. Diagnosing the Problem

Reading the code is a relatively simple process, which is why many repair shops and auto parts retailers are able to perform this service at no charge. What most motorists don't realize is that reading the code is only the beginning of the solution. Codes simply lead the technician to the general area of the problem. Moreover, there are *literally hundreds of codes*, so it can take a mechanic an hour or more to diagnose the actual problem. This explains why there is usually a small charge for the labor time involved in the diagnostic.

Don't Be Alarmed by the "Maintenance Required" Light

Many drivers confuse the "maintenance required" light with the Check Engine light. These warning lights are unrelated. The maintenance required light simply means that the car is due for an oil change or other routine maintenance. It is not the same indication of trouble that the Check Engine light is. Your mechanic will be happy to point out the difference for you!

Brian Moak

Duxler Complete Auto Care

847-869-3200



9 Ways To Save Money On A Cruise

At a time like this, you have to be smarter about your cruise purchase. First, **Find a competent travel agent**. Professional travel consultants sell nearly 9 in 10 cruises, and there are many knowledgeable agents out there who know their stuff. I always check to make sure they're members of the American Society of Travel Agents or CLIA -- signs that they're on the up-and-up. **(Marcy Gelber is a Master Cruise Counselor, a Certified Travel Consultant, and a member of ASTA and CLIA)**

1. Buy early. The best deals came just before wave season. "The sailings prior to Christmas and New Year's were rarely at capacity. While the bargains are good after the holidays, these were even better.

2. Skip the air-inclusive cruise. "Cruise air is usually the worst possible deal," "You get bad itineraries, multiple connections and higher prices." Don't think for a moment the cruise line will wait if your plane is late. "That's a wives' tale," she says.

3. Find a preferred agent. There are travel agents, and then there are travel agents. "Find one that specializes in booking with your desired cruise line," "Only a select few have preferred status. These agents and agencies offer better discounts and amenities, and the cruises cost between 10 percent and 20 percent less than cruises bought from other agents." **(Travel by Marcy is a preferred agency with 90% of the cruise lines- including but not limited to - River Cruises, small boutique Cruise lines, and specialty cruises like Antarctica, Galapagos, Wine and Culinary Barge Cruising) And don't forget your family friendly larger cruise lines, like Disney, Royal Caribbean, Celebrity and Princess.**

4. Think small, think shoulder-season. You can score a deep discount on an Alaska cruise by choosing a September itinerary or picking a windowless inside cabin. "You rarely spend much time in the cabin, and used it mainly for sleeping,"

5. Private tours can save you big money. Private excursions can save you time, money, and you can have a better experience. Your **travel agent** can help direct you to sights that are cruise line friendly, pick you up at your ship, drop you off before the ship sails, and you aren't on a bus with 45 other people..

6. For a free upgrade, tell them you're a VIP. Actually, get your travel agent to tell them you're a VIP. You can possibly get upgrade cabin amenities, and other benefits."

7. Don't get on the bus. "One of the best ways to save money on a cruise is to not take the provided transportation that meets you at the dock."

8. Get a soda sticker. If you like bubbly drinks, buy the soda sticker for the cruise if your cruise line sells one. On Princess, for example, \$29.50 gives you unlimited soda cruise. Bring your own large soda mug. and they'll fill it any time you need it filled. That way, you're not stuck with their small glasses."

9. Buy your next cruise ... on your cruise. The cruise line will offer special deals available only onboard, with much lower base prices than you'd find off the ship. When you book with the onboard person, you usually receive higher onboard credits to spend anywhere on the ship, and **your travel agent** will still get credit. You aren't cutting them out- they are the ships partner.

Remember, plan early, work with your travel agent, and you can save money, and have a great cruise.



Contact: [Marcy Gelber](mailto:Marcy@travelbymarcy.com)

[847-897-7011](tel:847-897-7011)

Marcy@travelbymarcy.com

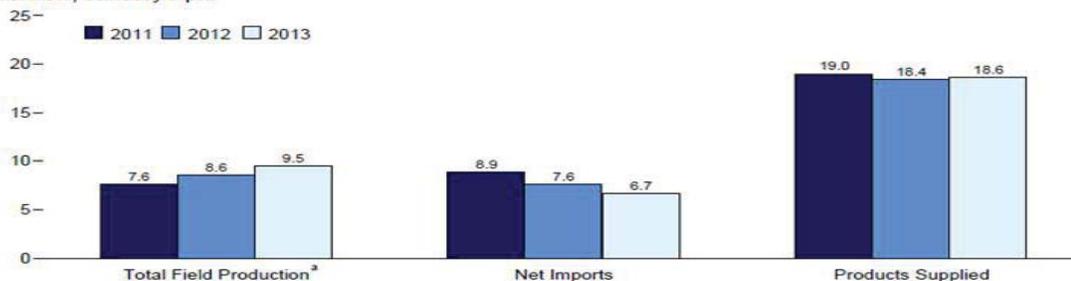


U.S. Creeps Closer to Energy Independence

Article Continues in the August Issue

Figure 3.1 Petroleum Overview
(Million Barrels per Day)

Overview, January-April



Source: U.S. Energy Information Administration (www.eia.gov)

In the past decade, the calculus on U.S. energy resources has experienced a nearly 180-degree shift. Where the U.S. was once preoccupied with running out of energy and facing the prospect of increased reliance on foreign sources of energy, there is now a real prospect of energy independence.

Although it is by no means certain, the recent boom in oil and gas production via shale extraction techniques has made energy independence a real possibility. While that prospect is welcome to most Americans and politicians, it's not something that is being greeted with cheers overseas. In fact, the geopolitical implications of energy independence, or even the U.S. becoming a dominant energy exporter, are quite complex.

Increased oil and natural gas production aren't the only factors at work energy conservation and environmentally-friendly technologies are also playing a role in reducing the amount of energy that the U.S. consumes. Rising demand is occurring mostly in the developing world, where up-and-coming powers like China and India are in need of fuel, and the Middle East faces declining production amid growing demand. Europe is also becoming an energy market for the U.S.

Over the next few decades, increased U.S. energy production and export of a good deal of that production has the potential to reshape the geopolitical energy environment, which has significant implications for the U.S. economy, the global economy and politics here and

abroad. Foreign suppliers, accustomed to the revenues and political clout that energy dominance has conferred, are already feeling pressured. The U.S. will need to handle its newfound resources and economic and political power with care so as not to destabilize long running economic and political alignments.

In this month's commentary, we'll discuss the current status of U.S. energy production, what the energy production and demand environment looks like across the globe, where energy prices are headed, what U.S. energy independence means and the implications of energy independence in the coming decades. We'll also place that in context of investing and the markets.

As more of the oil and gas under exploration and development in the shale oil boom make their way into the marketplace, U.S. crude oil production is on track to exceed U.S. crude oil imports for the first time since 1995. This is occurring as increased use of domestically produced bio-fuels, rising vehicle energy efficiency standards and overall energy conservation are on the rise. The result is that the net import share of total U.S. energy consumption has declined from a high of 30% in 2005 to 19% in 2011 (fig. 1). By Christopher Bremer, Director, Private Client Services, Northwestern Mutual.

Kenneth Fox

Northwestern Mutual

847-663-7098

What To Do If Your Identify Is Stolen?

With the ascension of technology in our daily routine over the past few decades, there has been a proliferation of identity theft that is a continued threat to all of us. I have seen this threat through the lens of some of my clients, who have been affected by the hazards of identity theft firsthand. I felt it may be beneficial to all of you to understand what steps you should take if you have your identity stolen. Unfortunately, this is not an easy process, but I had hoped to lay out the steps so you may reference this in case the issue ever arises.

Immediate Steps:

1. **Place an initial fraud alert** with the three credit reporting agencies (Equifax, Experian, Trans Union). This will greatly reduce the ability to open new accounts under your name. You can also
2. **Order your credit reports** to see what accounts you may have outstanding.
3. **Create an identity theft report** by:
 - a. submitting a complaint about the theft to the FTC and printing the FTC Affidavit (Go to <http://www.consumer.ftc.gov/articles/0277-create-identity-theft-report#Why> to submit the complaint/print the affidavit),
 - b. filing a police report detailing the theft, and bring along any proof of the theft, your FTC Affidavit, an ID, proof of your address.
 - c. Attach the FTC Identity Theft Affidavit to the police report to create the identity theft report.

Next Steps:

4. **Review your Credit Reports** and see if any accounts are fraudulent.
5. **Change any passwords** for any accounts that have online access.
6. **Dispute any errors with the Credit Reporting Agencies** by sending letters to the three prominent credit reporting agencies.
7. **Send Letters to the fraud departments of each business where you noted fraudulent transactions** (along with the identity theft report).
8. **Send Letters to the fraud department of each business where you noted a fraudulent account** or any existing account that may have online access and has monetary implications (along with the identity theft report).
9. **Request that any Identity Theft Errors be blocked by the Credit Reporting Agencies** so that this information cannot be seen on your records.

10. **Request that any Identity Theft Errors be blocked by the Businesses Themselves** along with any documents that the identity thief may have used in order to open the account.

Miscellaneous Points:

11. **If any debt collectors have approached you,**
 - a. write the debt collectors within 30 days and let them know you are the victim of identity theft, and send them the identity theft report.
12. **For Debit or ATM card fraud,**
 - a. contact your ATM or debit card issuer and report the fraudulent transaction.
 - b. write a follow up letter to confirm that the problem has been properly reported.
 - i. Doing so will limit the potential loss. Reporting within 2 business days will mean only \$50 of loss to you, more than 2 days but within 60 calendar days after your statement is sent will mean a \$500 loss to you, and everything over 60 days after the statement is sent will mean a total loss.
13. **For Checking account fraud,**
 - a. Ask to stop payment on any checks.
 - b. Close your account.
14. **For Credit Card fraud,**
 - a. Write within 60 days of the day the credit card issuer sent you the bill showing the fraudulent charges.
 - b. Write to the address specified for billing inquiries, not the payment address.
 - c. Identify the amount and date of the billing error.
 - d. Include your name, address, account number, and a copy of your Identity Theft Report or other proof of identity theft.
 - e. Send the letter by certified mail and ask for a return receipt.

If you have any questions, please feel free to contact me. Submitted by:

Karen DeRose, DeRose Financial Planning
773-867-3631

**Happy Birthday
from the
Executives Guild**

Birthday Wishes to...



August 1	Brian Whyers, Artistic Digital	brian@artisticdigital.com
August 5	Kevin O'Reilly, Coupon Cash Saver	kevin@couponcashesaver.com
August 10	Karen DeRose, DeRose Financial Planning	Karen.deros@lfg.com
August 14	Randy Sable, Total Benefit Services	rsable@totalbenefitservices.com
August 19	Mark Milstein, MHM Energy Options	mark@mhmenergyoptions.com
August 22	Steve Lewis, Lewis Floor & Home	slewis@lewisfloorandhome.com
August 25	Sheldon Seidman, SmileChicago	seidmandds@aol.com
August 30	Richard Perlin, E.R.I.S.A., Inc.	richard@erisainc.com

Action Items

EGL Open Category List

B to B Telemarketing
Cellular Phone Sales & Service
Children's Store (Toys-Clothing_
Direct Mail Processing
Executive Recruiter

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

Phone: 312-604-5018

E-mail: patkelps@globalgds.com

**Executives
Guild, Ltd.**
Building Business Through Relationships

We're on the Web

Reply To: 312-604-5018 or patkelps@globalgds.com

(If you are considering bringing a guest, don't forget to contact the office or V.P. Membership— Rene Heynssens, Heynssens + Grassman—947-360-0440, before extending your invitation.)

Prospect Name:

Prospect Company:

Phone Number:

eMail:

Category represented:

Fairway Buffet Selections: BBQ Baby Back Ribs, Friend Chicken, Pasta, Salad, Potatoes, Corn, Green Beans and more