



## 2011 Board of Directors

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847-588-0800

### V.P. Programs

#### **Ken Dermer**

Remred Business Promo  
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312-492-1104

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### **Don Johanson**

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### **Steve Lewis**

Lewis Floor & Home  
847-835-2400



**Sandler Training**  
Finding Power In Reinforcement™

## June 22, 2011 - Meeting Notice

Our host John Martin, the sales development specialist for the guild, will present a highly relevant, interactive workshop that speaks to a topic of interest to us all:

### 7 Rules for Business Development in a Tough Economy

If you have a traditional sales role or you are one of our professional members that must develop and grow business, you'll get important takeaway value from this informative workshop presented by John Martin of Sandler Training.

John works with business owners, principals, professional specialists, sales managers, salespeople, and business development professionals to develop the attitudes, behaviors and techniques to reach their full potential.

John is known for bringing passionate yet practical and tactical sales and management processes to his clients guiding them to reach their business and ultimately their personal goals. During 22 years in professional sales and management, John has been recognized frequently for distinction in sales and sales leadership.

### Meeting Time & Location

**June 22, 2011**

### *Networking & Presentation*

**5:30 p.m. Sandler Training, 5 Revere Drive, #301, Northbrook, IL**

### *Dinner*

**7:00 p.m.—Marcello's, 1911 Cherry Lane, Northbrook, IL**

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



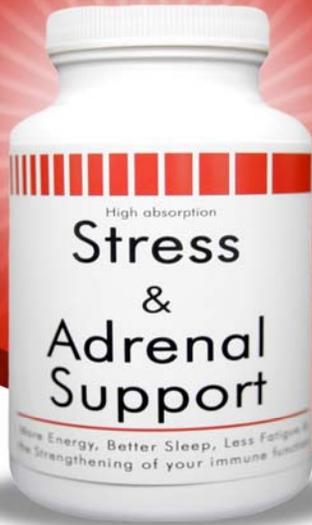
### 2011 General Meeting Calendar

June 22	Sandler Training	Marcello's—Northbrook
July 27	Golf Outing & New Members	Glencoe CC—Glencoe
August 24	Chislof Chiropractic	White Eagle—Niles
September 21	Special Program	TBD
October 26	Matrix Payment Systems	Double Tree-Skokie
November 16	Security: BSSI2, Sealtight, Mustang	TBD
December 7	Holiday Dinner/Installation	TBD

# Stress & Adrenal Support

## SYMPTOMS OF ADRENAL FATIGUE

- Morning fatigue, can't seem to "wake up"\*
- Afternoon "crash"\*
- Burst of energy after 6 p.m.\*
- Cravings for foods high in salt and fat\*
- Increased PMS or menopausal symptoms\*
- Mild depression\*
- Lack of energy\*
- Decreased ability to handle stress\*
- Muscular weakness\*
- Increased allergies\*
- Lightheadedness when standing up\*
- Decreased sex drive\*



The Stress & Adrenal Support chewable supplement is formulated specifically to handle all these symptoms of weakened adrenals and more.\*

It delivers an advanced formula to the body to help your adrenals work properly.\*

Immediately you will notice you're sleeping better, have more energy, increased ability to handle stress, and less fatigue which will result in a happier, brighter future for you.\*

\* These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure or prevent any diseases.

Learn more call:



Dr. Ira Chislof,  
Chiropractic &  
Wellness Center

847-588-0800  
bigboy0400@sbcglobal.net



## View Your Product through Your Prospect's Eyes

Many salespeople invest a fair amount of time learning all the aspects of their product or service—features, benefits, competitive standing, etc.—so they can speak intelligently about it with prospective customers and clients. Knowing your product or service is important. But, if you don't view it from your prospect's perspective, all that knowledge can become a roadblock rather than a building block to completing the sale.

Your product or service may have several unique features and associated benefits. However, for any particular prospect, the only features and benefits that are really important are the ones the prospect perceives as relevant to his situation...addresses his needs...solves his problems...satisfies his wants. The others are irrelevant for that prospect.

Learn all you can about your product or service—just don't be so eager to share your knowledge with prospects until you find out what's important to them. Your job is not to convince prospects to buy from you by illustrating all the unique selling points. Your job is to discover why and under what circumstances they would buy from you. Then, you can incorporate those elements into an appropriate presentation.

**John Martin and Jody Williamson**

Northbrook and Chicago

Visit Sandler Training's Website:

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

### Other Sandler Training Centers Worldwide:

AUSTRALIA BELGIUM BRAZIL CANADA CZECH  
REPUBLIC GERMANY GREECE GUATEMALA IRELAND  
KENYA MALAYSIA MEXICO PORTUGAL ROMANIA  
SAUDI ARABIA SINGAPORE SOUTH AFRICA SPAIN  
POLAND UNITED KINGDOM UNITED STATES VIETNAM

## Why American Chartered Bank?

American Chartered was founded on the principles of providing the highest levels of customer service and the most innovative products.

Those principles apply to American Chartered's HSA program. The Bank was the first HSA custodian in the country to offer free interest-bearing HSA checking accounts, and even today, if clients take advantage of eStatements, there is no monthly fee.

American Chartered's commitment to providing this value to the market is demonstrated by the success of the HSA program since its introduction in January 2004. The HSA program is now used by over 2,200 employers comprised of 40,000 individuals in the Chicago area and around the country, making American Chartered Bank one of the most successful independent HSA providers in the country.

American Chartered's experience with this unique program will add value to your client relationships. The bank offers multiple options for enrollment, as well as meeting support and funding assistance.

**Mike Moran at 847.418.3226 with  
American Chartered Bank**

**Payment processing services designed to reduce costs and simplify accounting.**

- Exclusive 90/10 Rate Plan™ – know transaction costs in advance
- Business-to-business
- Business-to-government
- Receive payments in as little as 24 hours
- Secure online transactions
- Check processing
- POS systems integration and PC software
- Terminals and supplies
- Wireless terminals and printers
- Automated recurring billing
- Online statements
- 24/7 support



**For more info call:**

**Dean George**

**847-310-0455**

**About Matrix Payment Systems**

Our dedicated staff in Chicago along with local payment solutions professionals across the country serve thousands of businesses who are delighted with our innovative solutions, personal support and easy-to-read merchant statements.

Matrix Payment Systems professionals have an average of seven to ten years of experience and each maintains an ownership position in the company. Our unique structure guarantees that your business is always in the hands of a representative that has a vested interest in your success.

**The Matrix Payment Systems 90/10 Rate Plan™**

Matrix Payment Systems has designed a unique program designed especially for the payment processing needs of businesses. The 90/10 Plan allows our clients to process at least 90% of transactions at one low qualified rate and know transaction costs in advance. We work with our clients to ensure that card transactions meet minimum requirements to process at a qualified level.

- Simplify your accounting with one rate for 90% – 100% of transactions
- Know transaction costs before processing
- All Major Card Transactions
- Ideal for Card-Not-Present Transactions
- Fraud Detection Monitoring
- Payments credited in as little as 24 hours

**Business-to-Business**

Accepting credit card payments gives your business a critical cash flow advantage over traditional 30 to 60 day payment periods. Matrix Payment Systems specializes in tailoring payment solutions to the needs of each individual business, reducing costs and saving valuable accounting time.

**Wholesale, Manufacturing and Industrial Businesses**

Credit card acceptance enables larger scale businesses to serve a broader range of markets than allowed by traditional payment methods. Matrix Payment Systems is uniquely able to provide wholesale, manufacturing and industrial businesses with:

- Special Large Transaction Rates
- Utility Rates
- Warehouse Rates
- Recurring Billing

**Convenience, Support and the Latest Technology**

- Simple-to-Read Statements
- Real-Time Authorization
- Batch Processing
- e-commerce Integration
- Multi-Location Support
- Address Verification Service
- Enhanced Fraud Detection
- Level II and III Data
- PCI Data Compliance
- Check Imaging and free collection programs

**WELCOME NEW MEMBERS**

**Retirement Plan Admin**

E.R.I.S.A., Inc.  
Richard Perlin  
President

847-583-2264 B  
847-721-7215 C

richard@erisainc.com

**In-Home Caregivers**

Home Helpers of Northeastern IL  
Joy Schaefer  
Co-Owner

847-685-0593 B  
847-372-3257 C

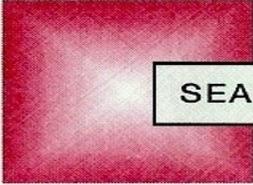
schaefone@aol.com

**Senior Move Managers**

Paxem, Inc.  
Jennifer Prell  
President

847-829-4437 B  
847-651-0919 C

jennifer.prell@paxem.com

**SEAL-TIGHT PROTECTIVE SERVICES, INC.**

- Uniformed Security Guards
- Security Patrols
- Security Consulting
- Investigations
- Interviews and Interrogations
- Background Investigations

Seal-Tight's service exceeds our competition. We are not just a security firm; we are your business partner. Our company is an interactive security firm that specializes in providing comprehensive and innovation solutions to help your company be more successful!

We currently support some of our customers with criminal background screening for new prospective employees and periodic ongoing checks for existing employees. Results are usually available within 24 hours.

Please contact our office and a representative will be able to discuss your specific needs and prepare a formal proposal for you.

**Seal-Tight Protective Services, Inc.**

1900 Elmhurst Road, Elk Grove Village, IL 60007

Office: (847-640-2210) FAX: (847) 640-1380

William Rodriguez

Email: [info@stpsguards.com](mailto:info@stpsguards.com)

Website: [www.stpsguards.com](http://www.stpsguards.com)



## [The Illinois Religious Freedom Protection and Civil Union Act](#)

[www.totalbenefitservices.com](http://www.totalbenefitservices.com)

A.K.A. "Civil Union Act"

Signed into law by Governor Pat Quinn and effective June 1, 2011, the Civil Union Act brings about changes that will affect many people in the state of Illinois. Same-sex couples will now share in many of the same guaranteed rights, responsibilities and legal protections as married couples.

### **What is the definition of a Civil Union?**

In Illinois, a civil union is a legal relationship between two people - either of the same or different sex - providing all of the legal obligations, responsibilities, protections and benefits that the law of Illinois grants to married couples. But a civil union is not a marriage; a civil union does not provide federal protections or responsibilities to couples who enter into one, and a civil union will be recognized only in certain other states, not by all states.

Same-sex and heterosexual couples may obtain a certificate of civil union from the county clerk's office. The terms "spouse," "family," and "immediate family" now include same-sex couples.

### **How Does this Affect Health Insurance?**

- The Civil Union Act will not affect health plans that are subject to the Employee Retirement Income Security Act
- There are still certain federal tax benefits that are unavailable to individuals in a civil union.

### **For example:**

- The employee may not make pre-tax contributions to a Section 125 cafeteria plan for their civil union partner.
- Employer-provided health insurance provided for civil union partners remains taxable unless that partner otherwise qualifies as a dependent of the employee.

### **What Are the Benefits?**

Health plans that provide coverage to employees' spouses and utilize insurance contracts issued in Illinois may be required to extend coverage to an employee's civil union partner.

Although the Civil Union Act doesn't expressly require employers to provide the same benefits to civil union couples as to marital spouses, the consensus seems to be that that is the spirit and intention of the law.

Here is a short list of benefits (there are nearly 650 in all) that Civil Union partners are now entitled to:

- Decision-making power in emergency medical situations
- Hospital visitation rights
- Equal tax treatment for couples and families at the state and local level
- Health insurance coverage for same-sex partners and the other partner's children
- Automatic inheritance without a will and equal estate tax treatment
- Right to take Family Emergency and Medical Leave
- Spousal Testimonial Privilege
- Equal access to domestic relations laws and procedure, including divorce, division of property, and visitation of children
- State spousal benefits including workers' compensation and spousal pension coverage
- Equal access to civil actions dependent on spousal status, including wrongful death, emotional distress, and loss of consortium
- Right to share a nursing home room
- Right to control disposition of a partner's remains

Illinois employers should extend insurance coverage to civil union partners to avoid potential claims such as discrimination based upon sexual orientation or marital status.

If employers do extend coverage to Civil Union partners, then employer-provided medical, dental and vision coverage is not taxable for Illinois state income tax purposes, and premiums for those benefits may be paid on a pre-tax basis for Illinois state income tax purposes (but probably not for federal income tax purposes).

The Civil Union Act will extend Illinois Health Insurance Continuation Rights (mini-COBRA) to same-sex couples, but federal COBRA rights are not likely to apply.

***Randy Sable - Employee Benefits Consultant—direct: 847.905.1915***

## Moving Made Simple for Older Adults

By Jennifer Prell, Paxem, Inc.

Moving can overwhelm anyone. It is especially true for older adults who have lived in the same house for dozens of years. For many it is difficult to take that first step towards retirement. Changing their lifestyle, facing the insurmountable task of "right sizing" and fears of losing their independence can stall them into not doing anything. What is so wonderful now is that there is a huge industry that takes the worry and work out of the moving and right sizing process. The companies use Senior Move Managers to assist throughout the entire process.

The following are some helpful hints if you plan on doing many things yourself. Remember, there is always help available. You can get recommendations through your location senior community, Chamber of Commerce, or other friends.

1. De-clutter immediately. Get rid of everything you don't want, don't use, or don't need. Donating will help another person & help reduce your costs for the move. If you have valuable items that you and your family don't want, estate sale/resale companies can hold an estate sale in your home, remove the items to have an estate sale elsewhere, put them into consignment or you can sell them outright to a dealer.
2. Stage the home for sale. You'll want to: remove most personal items that draw attention away from your home, deep clean (carpets, windows, and house), de-clutter, remove excess furniture, and make sure it smells and looks warm and inviting. You may need to do more such as paint, replace countertops, fix the grout, etc. You should hire a stager to assist with this process.
3. If you're packing yourself plan to start the minute you decide to move. Pack slowly and don't overexert yourself. You're using muscles you normally don't use during normal activities. Use unprinted newspaper so that there is no ink that can ruin your antiques and so you don't have to wash every single item you've packed.
4. Accept help. If family or friends offer to help, take them up on that offer. If you don't have anyone to help you then hire a professional to assist you.
5. Do not keep books, magazines, or any other printed material unless they are valuable or you absolutely must keep it. Paper adds pounds and that adds dollars to your moving costs.
6. Clean your items off before you pack them. When you get to your final destination all you have to do is set things up.
7. Make sure that you get several moving quotes. Costs vary and so does quality. You will want to know if they have liability and workman's comprehensive insurance, do they protect the house during the move out and move-in process, what happens if you have a claim, etc.. Get referrals from people you know, the senior community you are moving into or your local chamber of commerce.
8. Remove all valuables from the house before outside contractors arrive. This would include jewelry, stocks & bonds, money, anything of high value, and your prescription medications.
9. When the movers arrive do a walk through with them so they see everything. Make sure that you have someone in the home as well as by the truck to monitor the movers.
10. If you're moving locally follow the truck to the new home. Make sure each room is labeled so the movers know which boxes go in each room and direct them with the furniture using the floor plan you or your senior move manager has designed.
11. If you're moving out of state seal the container and make sure that the truck has a numbered seal on it. Write the seal number down. If it's a different number at destination the mover has opened the container and has some explaining to do.

Putting all tasks in writing will help keep you organized during your move and also help reduce stress. Initial consultations with the senior move manager should be free. They can help you put together an action plan so you know what needs to be done and have a time line. Prices vary for services and by company.

## Email List Management:

### *Shielding Yourself from Email Harvesters*

*Email addresses are quite valuable these days. In fact, they are so valued that spammers go out of their way to steal them in order to add them to their random lists. Although you want people to be able to contact you to inquire about your products or services, it is important to know that publishing your email address anywhere on the web makes it vulnerable to these unscrupulous thieves. Fortunately, there are a number of actions you can take to protect yourself from email harvesters, including the following:*

#### Alter Your Address

The easiest way to shield your precious email address from harvesting is to alter it when placing it on your website, blog or wherever you decide to publish it. For example, instead of typing it as myaddress@mydomain.com, you could reformat it to read something like “my address at my domain dot com”. The downside to this method is that it essentially renders your email address unclickable and could be confusing to some visitors. This is a common practice, but if you are worried about potentially losing business, it may be a good idea to explain why you are doing this and give your visitors some clues on how they can unravel the mystery.

#### Embed Your Address in an Image

Another way to ward off email harvesters is to embed your address into an image. This is an ideal alternative to the first method because it allows you to retain clickability by linking to a web form. It is also a sound method for the simple fact that it works. Most email harvesting is done via software programs. These programs are similar to the spiders deployed by Google and other search engines in how they are only to process text and cannot read graphics. So even with the most effective tools, the average harvester will not be able to steal your email address when using this technique without manually typing it into their database, which is something most are not willing to do.

#### Connect It to a Web Form

Web forms have several beneficial uses. Among them are collecting information from visitors, building a list of contacts and qualifying leads. We only briefly touched on this above but they can also be used to safeguard your email address from harvesting. Instead of leaving your address out in the open for a spammer to nab, this method calls for you to hide it entirely. There are numerous scripts in CGI, JavaScript and PHP that make it easy for visitors to enter a message, click a button and contact you through a web form. If your website sees a lot of traffic, this method may be more convenient for both parties.

Email harvesters are on the prowl, constantly roaming the web in search of addresses to add to their lists. Once victimized, you are not only susceptible to annoying spam but also malicious phishing scams that pose a threat to your identity. Needless to say, protecting your email address from these potential dangers should be high on the list of priorities.

Talk to our IT EGL team ( Artistic Digital, BSSI2 and Mustang) for help on this topic.

*Submitted by Pat at the EGL Office*

Happy Birthday  
from the  
Executives Guild

Birthday Wishes to...

July 5	Irv Jacobson, Allura Fine Jewelers	service@allurajewelers.com
July 5	Morry Dyner, Fischel & Kahn	mdyner@fischelkahn.com
July 14	Scott Weingart, S&S Glass Co.	ssglassco@aol.com
July 20	Howard Frimark, Frimark/Keller	howard@frimarkkeller.com
July 23	Yehuda Cohen, Dream Town Realty	ycohen@dreamtown.com
July 30	David Iglow, Pine's Menswear	pinesofparkridge@ameritech.com

## Action Items

### EGL Open Category List

Auto Dealership (sales)	Podiatrist
Cellular Phones (sales/service)	Restaurant
Landscape Services	Residential Roofing
Optical/Optometrlist	Veterinarian

### Meeting Attendance & Dress Code:

1. It is the obligation of every member that attendance at monthly general meetings should be as follows:  
"Members are required to attend ten (10) meetings in a calendar twelve (12) month period."
2. Business Casual is the dress code for our meetings.

#### Executives Guild, Ltd.

118 N. Clinton Street  
Suite 301

Phone: 312-604-5018

Fax: 224-612-5707

E-mail: patkelps@globalgds.com

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



We're on the Web  
[www.theexecutivesguild.org](http://www.theexecutivesguild.org)

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— Ira Chislof, 847-588-0800, before extending your invitation.)*

Prospect Name:

Prospect Company:

Phone Number:

eMail:

Category represented:

**Family Style: Grilled Salmon, Chicken Piccata, Penne Pasta w. Tomato Cream Sauce & Eggplant, Salad & Dessert, Soft Drinks & Coffee all service family style.**