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**March 28, 2012**

## **Progressive Dinner & Networking Event**

This evening's meeting is our Networking dinner and we would like to see you invite a lot of "qualified" guests. For our new members that means your guest cannot compete in categories already covered. Come network with our members and other guests giving everyone the opportunity to expand their contacts and develop new business opportunities.

As we have done in the past, each attendee will have an opportunity to make a presentation to more than twenty members/guests in one evening. It is important that everyone arrive by **5:30 p.m.** so that we can begin the program promptly at **6:30 p.m.** Tables will be set to accommodate six-seven members/guests, one of which will be a board member. Each person will have about three (3) minutes to make their presentation. You will then move to your next assigned table for the second round...same routine and then to the third table which is the final move to end the evening. Board members will act as timekeepers to assure participants adhere to the three (3) minutes allocated. Dinner will be served at each round.

If you are not sure about open categories you can check the website or contact the office for a list of some open categories

*The best business networking groups operate as exchanges for business information, ideas, and support. The most important skill for effective business networking is listening; focusing on how you can help the person you are listening to rather than on how he or she can help you is the first step to establishing a mutually beneficial relationship.*

**Please come prepared with: Business Cards; Brochures; Samples and whatever else you feel will help you with your message.**

**Remember before you invite a guest pre-qualify them by calling the V.P. Membership—Dean George at 847-310-0455**

### Meeting Time & Location

**March 28, 2012**

5:30 pm—Networking - 6:30—Program & Dinner

**Wyndham Hotel**

**1400 Milwaukee Ave., Glenview, IL**

**847-803-9800**

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



## 2012 General Meeting Calendar

March 28	Networking Meeting	Wyndham Hotel—Glenview
April 25	Sandler Sales	Happ Inn
May 23	Dream Town Realty	McCormick & Schmick's
June 27	MK Asset Mgmt; E.R.I.S.A; David Friendman	Jameson's
July 25	Golf Outing & Presentation by: Travel by Marcy	TBD
August 22	Passport Software /Chislof Chiropractic	TBD
Sept 19	Special Event—	TBD
October 24	Home Healthcare; Paxem	TBD
November 14	Open	TBD
December 12	Holiday Dinner/Installation	TBD

Submitted by Dr. Ira Chislof

Are You Eating Fake Honey?

Chislof, Chiropractic & Wellness Center

847-588-0800 bigboy0400@sbcglobal.net

Many people use honey as a healthy alternative to dangerous refined sugars. But according to a new study, not all honey is created equal. In fact, more than 75 percent of the honey on supermarket shelves may be fake.

The study, which was contracted by and published in Food Safety News, found that in three-quarters of the honey tested, the pollen had been processed out of the product. According to the FDA, "any product that's been ultra-filtered and no longer contains pollen isn't honey."

To conduct the study, researchers bought more than 60 jars, jugs and plastic bears of honey in 10 states and the District of Columbia. Here's what they found:

- In grocery stores like TOP Food, Safeway, Giant Eagle, QFC, Kroger, Metro Market, Harris Teeter, A&P, Stop & Shop and King Soopers, 76 percent of the honey had all the pollen removed.
- Of the honey sold in drug stores like Walgreens, Rite-Aid and CVS, 100 percent of the honey had no pollen.
- For 'big box' stores like Costco, Sam's Club, Walmart, Target and H-E-B, pollen had been filtered out of 77 percent of the samples.

- The packaged honey in fast food outlets like Smucker, McDonald's and KFC had 100 percent of the pollen removed.

So where can you buy honey that actually contains pollen?

The study found that every one of the samples obtained from farmers markets, co-ops and "natural" stores like PCC and Trader Joe's had the 'full, anticipated, amount of pollen.'

Why do you care whether there's pollen in your honey or not? Pollen contains several vital nutrients including B6, thiamin, niacin, riboflavin, pantothenic acid, amino acids, calcium, copper, iron, magnesium, manganese, phosphorus, potassium, sodium and zinc.

Pollen also helps build the immune system and has been used for centuries as a natural remedy for many ailments.

Sugar, in any form, is generally not beneficial and is associated with a number of illnesses. However, if you're going to eat sugar, pure, raw, unheated, unprocessed honey is your safest option. And, in some cases, it may even be recommended by your healthcare practitioner for its medicinal qualities – which, by the way, are not even present if the honey has no pollen.

## New Membership Applications For Review

### Jameson's Charhouse

9525 Skokie Blvd.

Skokie, IL 60077

Category: Restaurant

Principal: Frank Bolos

Sponsor: Dean George, Matrix Systems

**Category Description:** There are two steakhouses, 1) located in Skokie at the Doubletree Hotel and the other located in Glenview in the Glen. Projected sales of \$3.0 million. 23+ years in business with 35+ W-2 and three 1099 Employees.

### Raynor Door Company

1653 Winnetka Avenue

Northfield, IL

Category: Garage door service and installation

Principal: John Bradley, President—Ralph Bradley, V.P.

Sponsor: Dick Hochschild—American Weathermakers

**Category Description:** Raynor installs and services garage doors, garage door operators, access controls, automated gates. Projected sales for 2012—\$4,000,000 with 28 W-2 Employees and 8 1009 Workers.

### Heynssens & Grassman, Inc.

580 Old Skokie Road

Park City, IL

Category: Landscape Services

Principal: Rene G. Heynssens, President

Sponsor: Ken Dermer, Remred Business Promotions

**Category Description:** Full service landscape design, build & maintenance company serving clients on the north shore & vicinity, including residential, commercial, industrial, municipal and institutional clients. They have been in business for 28 years with projected income of

*These applicants meet the criteria of the organizations 5-5-5 policy.*

If you have any comments or concerns about these applicants,  
please contact our V.P. Membership,  
Dean George—847-310-0455.

## Resignations

1. Leon Edelson—Edelson IP Law
2. Helen Levinson—Desert Rose Design, Inc.



## Setting Boundaries is a Process of Negotiation

I received an email from a woman who described her boss as "urgent." She said, "Everything absolutely, positively had to be done the day before yesterday. After giving me three urgent projects for the week, he'd race in, vibrating, with another urgent project. He had much more urgency, however, than he had memory. At first I tried to treat every project as urgent, but soon it became impossible. I learned quickly to remind Mr. Urgent of all the projects he'd given me and to ask him to prioritize them. 'I can get to this right away, but is it more important than the urgent project you gave me this morning, or the urgent project from yesterday?' Now I tell him, 'Here's a list of the things I'm working on in priority order. Where would you say this falls?'" Being able to prioritize like this will not only help you know what to do first, but it will probably save you from an ulcer or two.

**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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REPUBLIC GERMANY GREECE GUATEMALA IRELAND  
KENYA MALAYSIA MEXICO PORTUGAL ROMANIA  
SAUDI ARABIA SINGAPORE SOUTH AFRICA SPAIN  
POLAND UNITED KINGDOM UNITED STATES VIETNAM



## Hot Days Ahead – Keep Yourself & Your Car Cool

Mother Nature blessed us with a mild winter this year, and it looks like spring has sprung. With temperatures already reaching the 80's in mid-March, there's no time like the present to prepare your car for the hot days ahead.

Many people assume that cold weather is a car's worst enemy, but it is equally important to make sure that vehicles run efficiently in the warm months. The **cooling system** (radiator) and the **air conditioning** place an **added burden on the engine**, which causes you to get **poorer gas mileage**.

There are even steps you can take to get better gas mileage! Duxler recommends a preventative measure called a **"throttle body fuel injection service"** which can help you get up to **2 more miles per gallon!** The cost is nominal (\$139.95), and when you throw in the savings at the pump all summer long, taking this step will really help you come out ahead.

Duxler's **free warm weather inspection** will get your car in shape. Our ASE-Certified will inspect the **air conditioning system**, the **brakes**, the **suspension system**, and the **cooling system**. They may also recommend having an oil change if your car is due, and replacing a dirty air filter - both of those things also help to improve gas mileage.

If you have any questions about your vehicle,  
feel free to call:

**Duxler at 855-DUXLERAUTO**  
**Brian Moak**

You'll also find great money saving **coupons** at our website,  
[www.duxlerautocare.com](http://www.duxlerautocare.com).



## WOULD THIS HELP YOU INCREASE YOUR SALES?

By: John Miller, Passport Software (847-729-7900x104)

### **Does your business depend on repeat business?**

Is a customer's history of purchases from you indicative of possible future purchases?

Do you ever wonder what happened to Joe? He used to be a frequent customer, but you have not seen him in a long time.

Are you customers satisfied with your products and services, or are they thrilled with your total customer service and products? Or are they disappointed?

These are key questions that directly impact your bottom line. And while you cannot control the weather, you can control the experience that your customers gain in their trade with you, but only if you have a program that is focused on them. So what would this kind of a program need to do?

First, it would need to track who your customers are and what they purchase from you. Ideally it would allow them to choose what kind of communication they would like to receive from you in every category from satisfaction surveys, to company and industry news, to new product lines, to special sales. It might even let them purchase from you without leaving their homes.

Second, it would provide you with management tools to measure key metrics on the performance of your operations so that you could tune and constantly improve your business.

Finally, it would reduce the time expended and the paperwork required to do all this so that as you grow you don't drown in paper files. This is usually done with computer software designed to meet your objectives.

Let's take a simple example. In 2002 Joe's wife Joan redecorated his kitchen. This involved some carpentry to build that nice new kitchen, new cabinets and wood floors,

appliances and electrical work, a new island with sinks, painting and all the rest of the package. So in 2012 we might speculate that Joe has finally paid off the home improvement loan that he took out for the \$25,000 project that turned into the \$90,000 project with the happy wife ending.

Do you remember Joe or Joan? Do you remember that now is the time to call them about the family room that they wanted to add-on, but held off due to the budget-buster kitchen? If you have not done anything to keep your business in their mind over the years, and if you do not have other contact with Joe and Joan, the chances are that they will be looking for someone who promotes family room additions instead of calling you. "What we have here is a failure to communicate." Sound familiar?

On the other hand, does your marketing or customer service person or your receptionist ever have any spare time to do follow-up satisfaction surveys? If so, you could learn about and fix that annoying sticky drawer that is the only blemish on an otherwise spectacular kitchen. Maybe if you do this and send an occasional postcard about your other offerings, you might find that you are the first and only person they call. Why? Because we all love to feel genuine interest in our complete satisfaction and that breeds loyalty, your real objective and the best overall indicator of the quality of your company's performance.

Good software systems will make it possible to rise above your competition and deliver superior customer service and achieve superior customer satisfaction and loyalty. The complete customer experience is their total perception of your company. At Passport Software, our business mission is to help you achieve the best possible customer experience and grow your company's profits.

## “Planning a Move to a Senior Community”

By Jennifer Prell



Moving to a new home can be an exciting time, but it can also prove to be stressful as well. However, if you work closely with your family and friends to develop a plan, the transition to your new home can run very smoothly.

Here are some simple tips to help you stay on task and streamline your effort:

**Ask for help:** Don't be afraid to ask for help if you can't decide what you want to keep and give away. Recruit family members and friends to help with this process. You may want to go through old pictures, label them with dates and the people in the pictures, so that your family memories are preserved. You can also reminisce over heirloom pieces and discuss their ancestry.

**Take your time:** Don't wait until the last minute to pack everything. Allow yourself plenty of time and set small goals – pack one room a day and don't move on until a room is completely packed.

**Organize your belongings:** Sticky notes or colored stickers are an easy method for labeling your boxes and belongings while keeping them organized. Assign a different color to each group: items going with you, items going into storage, items you're giving to family members and so on.

**Inventory your possessions:** Divide all your possessions into two groups -- what you “must” take with you and what you “want” to take with you. The “must” list should include everything you need to live comfortably in your new home. The “want” list should include items that aren't necessary, but are perhaps emotional or decorative. Review both groups then pare them down until you have identified what you need to live happily and comfortably in your new home.

**Plan your new space:** Not all of your furniture may fit into your new place, so measure each room at your new living space, and then identify the pieces that will best fit there. If you feel your current pieces just won't fit, treat yourself to some new furniture. Just don't forget to measure before purchasing!

If you don't have any help or you find that planning your move is too overwhelming, consider a service like Paxem, Inc. ([www.Paxem.com](http://www.Paxem.com)). Senior Move Managers and Relocation Experts that can take you step-by-step through the whole moving process reduce your stress and make the entire experience easier.

Call Jennifer Prell at **847-829-4437**



## Is Your Reputation in Jeopardy?

Do You Know What People Are Saying About You Online? Some businesses have had slanderous comments about them posted on the internet, and have had to hire expensive PR firms and other professionals to set the record straight.

Fortunately, an ounce of prevention is worth a pound of cure, and you can easily monitor your image online *for free* with a few simple steps.

First, the easiest way to check your online reputation is to Google your name or the name of your company and see what appears. Next, set up a Google Alert on your name and your company name. You'll be alerted by eMail whenever you or your organization has been mentioned in a blog, by the media, or in an online forum.

Next, make sure your Web site and your company is coming up first in search engines. If you own the top positions online, negative media may not show up on the first listing when your name is Googled.

To do this, create a profile of your expertise using social bookmarking tools and news aggregators such as [www.newsvine.com](http://www.newsvine.com). Contribute to online forums and write articles for user-generated content sites such as [www.squidoo.com](http://www.squidoo.com). You can even create book and product reviews at [www.amazon.com](http://www.amazon.com) to help establish your authority on a particular topic.

You should also create a free blog on [www.blogger.com](http://www.blogger.com) and then link that to your main web site. Post frequently and make sure your posts are key-word relevant.

Other obvious ways to put a positive spin online about your company is to create content pages on social media sites such as YouTube, Facebook and LinkedIn.

Finally, be very careful about posting any incriminating evidence about you or your company online or sending eMail with incriminating information, tasteless jokes, or messages that could easily be misconstrued out of context.

Call: **Scott Bernstein, BSSI2 at 847-551-4626** if you have any questions.



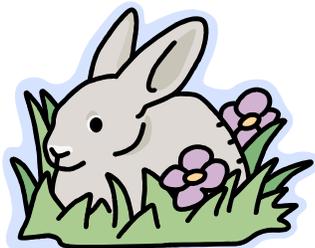
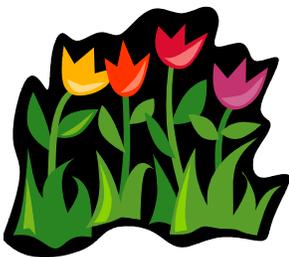


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## TOTAL BENEFIT SERVICES

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### What is Long-Term Care?

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Long-term care is a variety of services and supports to meet health or personal care needs over an extended period of time. Most long-term care is non-skilled personal care assistance, such as help performing everyday Activities of Daily Living (ADLs), which are:

- Bathing,
- Dressing,
- Using the toilet,
- Transferring (to or from bed or chair),
- Caring for incontinence, and
- Eating.

The goal of long-term care services is to help you maximize your independence and functioning at a time when you are unable to be fully independent.

### Who Needs Long-Term Care?

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Long-term care is needed when you have a chronic illness or disability that causes you to need assistance with Activities of Daily Living. Your illness or disability could include a problem with memory loss, confusion, or disorientation. (This is called Cognitive Impairment and can result from conditions such as Alzheimer's disease.)

This year, about 9 million Americans over the age of 65 will need long-term care services. By 2020, that number will increase to 12 million. While most people who need long-term care are age 65 or older, a person can need long-term care services at any age. Forty (40) percent of people currently receiving long-term care are adults 18 to 64 years old.

### What Are My Risks of Needing Long-Term Care?

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About 70 percent of individuals over age 65 will require at least some type of long-term care services during their lifetime. Over 40 percent will need care in a nursing home for some period of time. Factors that increase your risk of needing long-term care are:

- Age - The risk generally increases as you get older.
- Marital Status - Single people are more likely to need care from a paid provider.
- Gender - Women are at a higher risk than men, primarily because they tend to live longer.
- Lifestyle - Poor diet and exercise habits can increase your risk.
- Health and Family History - also impact your risk.

### How Much Care Might I Need?

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It is difficult to predict how much or what type of care any one person might need. On average, someone age 65 today will need some long-term care services for three years. Service and support needs vary from one person to the next and often change over time. Women need care for longer (on average 3.7 years) than do men (on average 2.2 years). While about one-third of today's 65-year-olds may never need long-term care services, 20 percent of them will need care for more than five years.

If you need long-term care, you may need one or more of the following:

- Care or assistance with activities of daily living in your home from an unpaid caregiver who can be a family member or friend;
- Services at your home from a nurse, home health/home care aide, therapist, or homemaker;
- Care in the community; and/or
- Care in any of a variety of long-term facilities.

Generally, services provided by caregivers who are family or friends are unpaid. This is sometimes called informal care. Paid services are sometimes referred to as formal services. Paid services often supplement the services provided by family and friends.

### How Do Care Needs Change Over Time?

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Many people who need long-term care develop the need for care gradually. They may begin needing care only a few times a week or one or two times a day, for example, help with bathing or dressing. Care needs often progress as you age or as your chronic illness or disability become more debilitating, causing you to need care on a more continual basis, for example help using the toilet or ongoing supervision because of a progressive condition such as Alzheimer's disease.

Some people need long-term care in a facility for a relatively short period of time while they are recovering from a sudden illness or injury, and then may be able to be cared for at home. Others may need long-term care services on an on-going basis, for example someone who is disabled from a severe stroke. Some people may need to move to a nursing home or other type of facility-based setting for more extensive care or supervision if their needs can no longer be met at home.

# Understanding the Impact of the Cash Conversion Cycle

Optimizing the Cash Conversion Cycle (CCC) affects your company's bottom-line, your cash flow and influences the amount of external funds needed to run your business. While many concentrate solely on revenues and expenses to manage cash flow, it's usually not optimizing of the CCC that often leads to a cash crunch in your business.

The CCC is equal to the time it takes to sell inventory and collect from customers less the time it takes to pay your vendors.

Effective CCC management is the result of a company selling what people want to buy, resulting in cash cycling through business quickly. If too much inventory builds up, cash is tied up in goods that cannot be sold, causing a business to slash prices, reducing profit margins. If there is difficulty in collecting payments, essentially creating a loan to the end customer, cash is not available to re-invest in the business whether in the form of investing or paying down a loan and reducing loan expenses.

Companies also benefit from slowing down the payments to vendors, as it allows them to make use of cash longer. As a business owner this is a Catch 22, slowing down your payables while hoping that others pay you quickly.

## Example:

Annual sales: \$5,000,000  
 Cost of Goods Sold (COGS): \$3,000,000  
 Accounts Receivable (AR): \$500,000  
 Account Payable (AP): \$456,000  
 Inventory: \$411,000

**IOD** =  $\$411,000 / \$3,000,000 \times 365 = 50.0$  days  
**ARO** =  $\$500,000 / \$5,000,000 \times 365 = 36.5$  days  
**APO** =  $\$456,000 / \$3,000,000 \times 365 = 55.5$  days  
**CCC** =  $50.0 + 36.5 - 55.5 = 31.0$  days

In this example, cash is tied up for 31.0 days within the operation of the business. The longer cash is tied up, the more money will need to be borrowed to run the day-to-day operation. The shorter the cash is tied up, the more the business will be able to invest back into the business.

## What would reducing accounts receivable and inventory by a day and extending accounts payable by a day mean to this company?

$[AR - ((35.5 \text{ days} / 365 \text{ days}) * \text{Sales})]$   
 $+ [AP - ((54.5 \text{ days} / 365 \text{ days}) * \text{COGS})]$   
 $+ [Inventory - ((49.0 \text{ days} / 365 \text{ days}) * \text{COGS})]$   
 \$30,000

Therefore the company would either need to borrow less or could invest more back into the business

**IOD** – (Inventory / COGS X # of days in period). It measures the length of time on average between acquisition and sale of merchandise.

**ARO** – (Accounts Receivable / Sales X # of days in period). It measures the average number of days from the sale of goods to collection of resulting receivables.

**APO** – (Account Payable / COGS X # of days in period). It measures the average length of time between purchase of goods and payment for them.



**Happy Birthday  
from the  
Executives Guild**

## Birthday Wishes to...

April 5	Joy Schaefer, Home Helpers of NE IL	schaefone@aol.com
April 6	Jerry Mayster, Mayster & Chaimson	jmayster@sbcglobal.net
April 25	George Huebner, Folio Press	info@foliopress.com
April 26	Larry Estes, Catering by Max's	larry@cateringbymaxs.com
April 30	Susan Chesler, Sign for Success	signsuccess@fsi.net
April 30	Ken Dermer, Remred Bus. Promo.	ken@remred.com

## Action Items

### EGL Open Category List

<b>Ad Agency</b>	<b>Lighting Supplies/Servs</b>
<b>Appliance Repair</b>	<b>Luggage &amp; Leather Goods</b>
<b>Appliance/Electronic Sales Installation</b>	<b>Employment Agency    Phone Equip/ Executive Recruiter</b>
<b>Residential Roofing</b>	<b>Moving &amp; Storage Company</b>
<b>Cellular Phone Sales &amp; Service</b>	<b>Optometrist</b>
<b>Health &amp; Fitness Center</b>	

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  
Web: www.theexecutivesguild.com

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. Grilled Atlantic Salmon (Red Onion Vinaigrette) 2. Chicken Marsala (Marsala Wine Sauce, 3. Sliced London Broil (with Red Wine Reduction)**