



## 2011 Board of Directors

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#### **Jerry Mayster**

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### V.P. Programs

#### **Ken Dermer**

Remred Business Promo  
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### Past President

#### **Mike Moran**

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### **Steve Lewis**

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847-835-2400



## May 25, 2011 - Meeting Notice

At this meeting Karen DeRose, DeRose Financial Planning Group and Morry Dyner, Fischel & Kahn will be our co-presenters.

### **Karen DeRose will present an**

*overview of her Practice & Planning Services with a "Client Case Study" on a couple who thought they had "good planning" until a catastrophic event changed their and their children's lives.*

*She will take us through what planning the client had done and what "could have been done" by having an "objective" comprehensive plan completed looking at their entire financial picture all at once. She will explain the gaps and missed opportunities in their planning, along with the hundreds of thousands of dollars that the family could have saved...*

### **Morry Dyner's presentation will touch on:**

**Review of Pre-2010 Federal Estate Tax and Wealth Transfer Regimes**

**2010 Federal Estate Tax Regimes**

**Tax Relief, Unemployment Insurance Re-Authorization, and Job Creation Act of 2010**

### **ILLINOIS ESTATE TAX**

*Review of Pre-2010 Illinois Estate Tax Regime*

*2010 Illinois Estate Tax System*

*2011 Illinois Estate Tax Regime*

### **ILLINOIS ADVANCE DIRECTIVES EFFECTIVE JULY 1, 2011**

*(New) Illinois Statutory Short Form Power of Attorney for Property*

*(New) Illinois Statutory Short Form Power of Attorney for Health Care*

*(New) Agent's Certification and Acceptance of Authority*

*(New) Successor Agent's Certification and Acceptance of Authority*

### **Meeting Time & Location**

**May 25, 2011**

**6:00 Networking & Meeting**

**Rosewood Restaurant**

**9421 Higgins Road, Rosemont, IL**

**Please be there by 6:00 pm**



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



### 2011 General Meeting Calendar

May 25	DeRose Financial & Total Benefits	Rosewood—Rosemont
June 22	Sandler Training	Marcello's—Northbrook
July 27	Golf Outing & New Members	Glencoe CC—Glencoe
August 24	Chislof Chiropractic	TBD
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



### START WITH CHIROPRACTIC TO SAVE MONEY ON HEALTHCARE FOR BACK PAIN

Did you know that back pain is the tenth most costly health condition treated in the United States? Not only does this represent a lot of people in pain — up to 85 percent of Americans — it also adds up to a lot of money, about \$50 billion a year. However, a new study shows that about \$20 billion of that total could be saved if people suffering from back pain saw a chiropractor before visiting another type of doctor or practitioner.

This incredible data was gathered by reviewing 85,000 patient records for Blue Cross Blue Shield in Tennessee.

Each of the patients had access to treatment by an MD or DC without needing a referral, were allowed unlimited visits with both, and there was no difference in the co-pay.

When the records were reviewed, it was found that costs paid out for back pain care were 40 percent less if the first type of doctor seen was a chiropractor.

Had all of those patients seen a chiropractor first, it would have resulted in a savings of \$2.3 million for that insurer.

Rick McMichael, president of the American Chiropractic Association, commented: "As doctors of Chiropractic, we know firsthand that our care often helps patients avoid or reduce more costly interventions such as drugs and surgery. This study supports what we see in our practices every day. It also demonstrates the value of Chiropractic care at a critical time, when our nation is attempting to reform its health care system and contain runaway costs."

If patients who are having trouble getting their insurance carrier to pay for Chiropractic, or if limits are being put on coverage or visits, make this study known. It could motivate a change in the insurer's policy.

SOURCE: American Chiropractic Association Today

**Dr. Ira Chislof, Chiropractic & Wellness Center**  
**847-588-0800—bigboy0400@sbcglobal.net**



## Too Much Knowledge

If a little knowledge can be dangerous, what is the possible effect of too much knowledge? Can you have too much knowledge?

Sir Francis Bacon, English author and philosopher, told us, "Knowledge is power." However, when you strive for too much knowledge, i.e., all the data and every last scrap of relevant information, before starting a project or pursuing a course of action, you lose power.

Why?

Because, you never get started. You never develop momentum. And, you lose opportunities.

Knowledge is only power when you turn it into action. And, when you wait to make sure you have every fact and every figure—double-checked and verified—before taking action, you're not accomplishing anything. Knowledge is no longer power, it's a curse.

Become a relentless learner. Then, apply what you learn... immediately. The results may be successes, they may be mistakes. You can replicate your successes, and you can learn from your mistakes and subsequently correct them. Regardless, you're moving forward—making progress.

Bacon also said, "If a man will begin with certainties, he shall end in doubts; but if he will be content to begin with doubts he shall end in certainties."

### 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

**FREE**



## Repair Offer For Armed Services Families Living in the North and Northwest Suburbs from AMERICAN WEATHERMAKERS

### *Service Member Must Be Serving in Iraq or Afghanistan to Qualify*

American Weathermakers, a fourth generation company founded in 1949, wants to help armed services families who have a loved one serving in Iraq or Afghanistan. If your husband, wife, mother or father is serving in either country, American Weathermakers wants to step up and be of service to these families.

If the service person's home in the north or northwest suburbs has no cooling because the present central air conditioner is broken, contact American Weathermakers. The company will repair the armed services family's central air conditioner at no charge..... if it is repairable.

This generous offer starts immediately and will be available for the entire summer of 2011.

"My father and I both served in the Army," says Richard Hochschild, president of American Weathermakers, a Northbrook, Illinois-based company. "I was named for my father's brother who was a pilot in the Army Air Corps and made the ultimate sacrifice for his country when he was shot down over Burma in World War II.

"My company wants to show its appreciation to those who serve and risk their lives to keep us safe at home," he adds. "Every day the men and women in our armed services face danger in these war-torn countries. This is the least a business like mine can do to help their families here at home. It is my way of showing my appreciation to the members of the military community."

American Weathermakers was founded by Richard Hochschild's father. His grandfather came to work for the company after retiring from another industry. Richard Hochschild's son, James, is now working at the company.

American Weathermakers is one of the largest HVAC companies in the Chicagoland area. It has customers from the North Side of Chicago to the Wisconsin border, serving all of the north and northwest suburbs in Lake County. The company is now providing service to home owners and businesses in southeast Wisconsin.

Our company motto is - ***"We won't be comfortable until you are."***

If your central air conditioner unit is broken and you want to find out more about this free offer for military families, please contact Richard Hochschild at: 847-509-7777 or email him at [richard@americanweathermakers.com](mailto:richard@americanweathermakers.com). He will contact you directly to determine if he can help you stay cool this summer.

**CONTACT: RICHARD HOCHSCHILD**

**PHONE: 847-509-7777**



## Cashing In on Energy Efficient Tax Credits in '11

By Karen L. DeRose, CFP®, CRPC

You can help the environment and save money on your taxes by going green. Late last year, congress extended Green Energy Efficient Tax Relief. The legislation rewards homeowners for installing green products into their home with a credit on income taxes. Eligible homeowners can receive a credit of 10% of cost up to \$500, with a lifetime limit of \$500.

The following specific upgrades: Geothermal heat pumps, solar water heaters, solar panels, fuel cells\* and wind generators are handled separately. These are eligible for a 30% tax credit with no cap at \$500, through 2016. Since these credits are separate from the other credits, you are eligible to receive both. For example, you can get \$500 back for new windows, and \$3,000 back for a new geothermal heat pump – for a total tax credit of \$3,500.

To qualify for the credit, there are a few rules you need to know. The upgrades must be made to an existing home, new construction and rentals do not qualify. The upgrades can be as simple as installing new windows or insulation (a full list of credits is shown below). The credit then provides a dollar-for-dollar offset on any tax due. The savings doesn't end there; many of these products also offer manufacturer's rebates, and big savings on utility bills.

Energy Saving Opportunities		
Upgrade	Description	Tax Credit Amount
<b>Biomass Stove</b>	Burns biomass fuel to heat a home or heat water.	\$300
<b>Advanced Main Air Circulating Fan</b>	Blows the air that your furnace heats up through the duct system	\$50
<b>Air Source Heat Pumps</b>	An alternative to furnaces and air conditioners in moderate climates	\$300
<b>Central Air Conditioning</b>	Central Air Conditioning	\$300
<b>Gas, Propane, or Oil Hot Water Boiler</b>	Use water circulated throughout the home in a system of baseboard heating units, radiators, and/or in-floor radiant tubing	\$150
<b>Natural Gas, Propane or Oil Furnace</b>	Uses the combustion of fuel and air to create heat	\$150
<b>Insulation</b>	Insulation	10% of the cost, up to \$500
<b>Roofs (Metal and Asphalt)</b>	Qualified products can lower roof surface temperature by up to 100F, decreasing the amount of heat transferred into your home.	10% of the cost, up to \$500 (Does not include installation costs)
<b>Gas, Oil, Propane Water Heater</b>	Can account for 14%-25% of the energy consumed in your home	\$300
<b>Electric Heat Pump Water Heater</b>	Can account for 14%-25% of the energy consumed in your home	\$300
<b>Windows, Doors, Skylights</b>	May reduce energy bills	10% of the cost, up to \$500, but windows are capped at \$200
<b>Geothermal Heat Pumps</b>	Similar to ordinary heat pumps, but use the ground instead of outside air to provide heating, air conditioning and hot water.	30% of cost with no upper limit, tax credit includes installation cost
<b>Small Wind Turbines</b>	Collects kinetic energy from the wind and converts it to electricity	30% of cost with no upper limit, tax credit includes installation cost
<b>Solar Water Heaters</b>	Uses the sun's thermal energy to heat water.	30% of cost with no upper limit, tax credit includes installation cost
<b>Solar Panels</b>	Capture light energy from the sun and convert it directly into electricity	30% of cost with no upper limit
<b>Fuel Cells</b>	Offers cleaner, more-efficient alternatives to the combustion of gasoline and other fossil fuels	30% of the cost, up to \$500 per .5kW of power capacity

**To apply for the credit, you will need to save your receipts and the manufacturer's certification statement and submit these with IRS Form 5965 (by April 15, 2012).**

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

**American  
Chartered  
Bank**

## *Use SBA 504 Program to Grow Your Business*

Most people have certainly heard of the SBA (Small Business Administration), and some probably even know that the mission of the organization as an independent agency of the Federal government is to; aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. However, most people aren't aware of one particular program the SBA offers which could provide a great benefit to them. This program is commonly referred to as the "SBA 504" program, and assists small business with the financing of major fixed asset acquisition such as real estate and/or machinery & equipment.

This program allows businesses to purchase fixed assets with up to 90% financing and preserve their cash for working capital that would have otherwise been used as equity into the fixed asset purchase. The financing is split with 2 liens - a 50% 1<sup>st</sup> lien from a participating local Bank, and up to a 40% 2<sup>nd</sup> lien from the SBA for a total of 90%. The SBA portion (40%) of the loan features a fixed rate for up to 20 years. As you would suspect those rates are very reasonable at this time given the current rate economy, 5.70% at time of this writing.

Recently, as part of the Small Business Jobs and Credit Act, a temporary provision has been added to the 504 program to stimulate small business growth. This provision is the ability to refinance existing fixed assets using the same structure described above. This is significant, especially with real estate where the possibility exists that the equity which was there a few years ago is no longer there. Further adding stress to this situation is the fact that the loan on the fixed asset may be coming up for renewal in the next year or two with the bank, causing the business owner to be concerned about their prospects for securing a renewal from the bank without having to contribute more cash as equity to maintain the advance rate originally agreed to when the asset was purchased.

To summarize, there are many benefits of this program, and just to name a few:

- 90% Financing – Preserve your working capital for future growth.
- The SBA portion features an attractive 20 year fixed rate which reduces future interest rate risk.
- Financing is based on total "project" cost, not necessarily just the contract purchase price, so it allows more of the project to be financed, further preserving cash for working capital.

Temporary provision approved for refinancing an existing fixed asset loan.

***If you have any questions or would like to know more about the program, please contact***

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



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

## When An Employee Parts Ways With Your Company

For any number of reasons, there may come a time when one of your employees parts ways with your company. It is important to remain educated about your insurance coverage options in these situations. Choosing the right option can mean saving money, time, and hassle while your ex-employee moves on and you move forward. Total Benefit Services is committed to helping you make the decision that is right for you, your ex-employee, and your company.

### End-of-Employment Insurance Mandates in the State of Illinois

*When employment comes to an end for any reason (except in cases of termination due to gross misconduct), the employer must offer insurance continuation in the form of:*

**mini-COBRA** for groups of 2-19 (<http://insurance.illinois.gov/healthinsurance/continueil.asp>)

**COBRA** for groups of 20 or more (<http://insurance.illinois.gov/healthinsurance/continueCobra.asp>)

*This can be burdensome for the employee and the employer. You, the employer, must offer the continuation, but as an alternative, you may also suggest that they contact Total Benefit Services. We offer:*

- Individual and family policies
- Personalized service, advise, education, and pre-screening
- A convenient [online quote engine](http://totalbenefitservices.com/quoting_page.html) and online enrollment ([http://totalbenefitservices.com/quoting\\_page.html](http://totalbenefitservices.com/quoting_page.html))

*Call us to help you research an individual or family policy for an exiting employee. We can tailor the plan to suit the person's needs, and in many cases, save them money. Please refer your exiting employee to Total Benefit Services. You will be doing your ex-employee a service and making your life easier for months or even years to come.*

## Education

As always, we encourage our clients, to stay up-to-date with the latest developments in insurance legislation and how they will affect your insurance coverage and your lives.

Check out [The U.S. Department of Health & Human Services website.](http://healthcare.gov/) (<http://healthcare.gov/>)

**Randal Sable**

**Total Benefit Services Employee Benefits Consultant**

direct: 847.905.1915 [begin\\_of\\_the\\_skype\\_highlighting ~~~](mailto:rsable@totalbenefitservices.com) fax: 847.905.1917  
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[lashcroft@totalbenefitservices.com](mailto:lashcroft@totalbenefitservices.com)

# Thanks a Million Referral Program

**Call Today! 847-692-3010**

Refer Your Friends And Family Members To Help Them Save Money On Their Insurance, And We'll Give You A Chance To **Win A Million!**



Congratulations to Glenn Szurgot! Glenn is the 2010 Grand Prize Winner of the \$350 Shopping Spree.



**GO ON A SHOPPING SPREE!**

**It's As Easy As 1...2...3!**

- 1) Refer Your Family & Friends.
- 2) Have Them Mention Your Name When They Call.
- 3) The Frimark/Keller & Associates Agency Will Automatically Send You:
  - a) \$3 in Illinois Lottery Tickets
  - b) We'll Enter You Into Our Monthly Dinner Drawing
  - c) We'll Enter You Into Our \$350 Shopping Spree

**Every Contest has to have some rules. Here they are:** There is NO limit on the number of chances you can receive. ANYONE can WIN! You don't even have to be a customer of ours to get a chance at these great prizes and to help our community. The prospects do NOT have to become our customer for the referring party receives any of the rewards and/or chances in this program.

**Call us Today for your Chance to Win!**  
**847-692-3010**

[www.frimarkkeller.com](http://www.frimarkkeller.com)  
Check us out on Facebook

Happy Birthday  
from the  
Executives Guild

Birthday Wishes to...

May 26	Marcy Gelber, Travel by Marcy	marcy@travelbymarcy.com
June 7	Brian Moak, Duxler Complete Auto Care	briansmoak@aol.com
June 24	Ken Fox, NW Mutual Investment	ken.fox@nmfn.com



**Last Wednesday** a passenger in a taxi heading for Union Station leaned over to ask the driver (Larry) a question and gently tapped him on the shoulder to get his attention.

The driver screamed, lost control of the cab, nearly hit a bus, drove up over the curb and stopped just inches from a large plate window.

*(NO IT WAS NOT MANNY'S)*

For a few moments everything was silent in the cab.

Then, the shaking driver said "are you OK? I'm so sorry, but you scared the daylights out of me."

The badly shaken passenger apologized to the driver and said, "I didn't realize that a mere tap on the shoulder would startle someone so badly."

The driver replied, "No, no, I'm the one who is sorry, it's entirely my fault. Today is my very first day driving a cab. I've been driving a hearse for 25 years."

Larry Mandel, Piser Funeral Services

piserfunerals@aol.com or DIRECTLINE: 847-778-6736

### 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.

### Nancy Boucha says...

I just had my first chemo treatment. Chemo is useful but certainly not fun. Will be starting a new round on May 18th.

I would like to offer a big thanks to those who have helped me: Leslie Stern, Larry Mandel, Les Kutchins & Dean George.

Check out our trip to Cozumel for the Ultimate Diver Challenge July 15 or 23, 2011

### Executives Guild, Ltd.

118 N. Clinton Street  
Suite 301

Phone: 312-604-5018

Fax: 224-612-5707

E-mail: patkelps@globalglds.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:**

**Food Choice: 1. Chicken Francaise w/Lemon Basil 2. Tilapia 3. Prime Sliced Sirloin of Beef**