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May 23, 2012 - Membership Meeting Notice

dreamtown

Presenting Tonight: **Yehuda Cohen**

*"Once you've found the right real estate agent
you're on your way to making your dreams a reality!"*

"Today's Chicago residential real estate market is a series of submarkets. Yehuda will share insights about price trends and absorption rates that show major differences between certain suburbs and city pockets."

**Videos for the EGL website will be recorded this evening—
before and during the dinner.**

Everyone has received notification regarding submitting their script and given a time when they will be video typed. If you need more information contact the office.

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

Meeting Time & Location

May 23, 2012

4:00 pm—8:45 pm: Continuous Video Recording

6:00 pm — Networking

7:00 pm—Membership Dinner

Wyndham Glenview Suites

1400 Milwaukee Ave, Glenview, IL

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

2012 General Meeting Calendar

May 23	Dream Town Realty– Yehuda Cohen	Wyndham Glenview Suites
June 27	MK Asset Mgmt—E.R.I.S.A— Davis Friedman	Jameson's Charhouse
July 25	Golf Outing & Presentation by: Travel by Marcy & New Member: Patty Petersen, CRC	Glencoe CC
August 22	Passport Software—Chislof Chiropractic	McCormick & Schmick
Sept 19	Special Event—	TBD
October 24	Home Healthcare—Paxem	Happ Inn
November 14	New Members: Heynssens + Grassman, Jameson's Restaurant and Raynor Door	TBD
December 12	Holiday Dinner/Installation	TBD

Submitted by Dr. Ira Chislof

How To Lose Weight If You're Genetically Predisposed to Obesity

Chislof, Chiropractic & Wellness Center

847-588-0800 e-mail: bigboy0400@sbcglobal.net

Are you having trouble losing weight because you have a genetic predisposition to obesity? According to a new study, you can influence the effect of your genes through exercise, or lack of it.

The concept of genetic predisposition to obesity is new and somewhat controversial. Scientists have identified 12 genes that they believe influence the body mass index (BMI), although they do not yet understand how it all works.

But you don't have to understand how something works for it to work, and researchers have already developed a questionnaire that helps determine whether someone is genetically predisposed to obesity so they can act accordingly. They used that questionnaire to help them in a study about the effects of exercise, and lack of it, on BMI.

The study, reported at the American Heart Association's Epidemiology and Prevention/Nutrition, Physical Activity and Metabolism 2012 Scientific Sessions, specifically looked at the effect of a sedentary lifestyle (did you know that the average American watches TV four to six hours a day?) on body mass index and compared that to the exercise equivalent of an hour-long brisk walk.

The study involved 7,740 women and 4,564 men. Information was gathered on each participant regarding their physical activity and TV watching for the two years prior to the study. The researchers then gathered the addition information necessary to calculate each person's genetic predisposition score based on 32 established BMI-predisposing genetic variants.

What did they find?

"In our study, a brisk one-hour daily walk reduced the genetic influence towards obesity, measured by differences in BMI by half. On the other hand, a sedentary lifestyle marked by watching television four hours a day increased the genetic influence by 50 percent."

If you're having trouble losing weight, rest assured that if you put in the exercise, there's a good chance your BMI will reduce by half.

Regarding genetic predisposition to obesity, there are a number of factors that can cause a person to gain weight and/or not be able to lose it – and they often have nothing to do with diet and exercise. Ask your natural healthcare practitioner for a thorough analysis to determine if any of those factors might be causing your weight problems.



Gold sellers see rush of buyers



Highland Park - Allura Fine Jewelers, has gotten into the gold business, too. From left Penny Robinson, "Jake" Irv Jacobson and Henry Lipson . | Joe Cyganowski ~ For Sun Times Media

With the price of gold more than five times what it was worth 10 years ago, "We Buy Gold" advertisements have flooded local storefronts, televisions and mailboxes.

In the midst of the gold rush — with storefronts popping up to seize the precious metal from customers in need of quick cash — Highland Park's Allura Fine Jewelers is positioning itself to be a professional consultant in the congested gold marketplace.

After 10 years in Deerfield and the last two at 1848 First St., owner Irv Jacobson said he's committed to being a local resource, helping residents determine their jewelry's fair-market value. He also advises customers on additional options instead of scrapping for cash, he explained, from selling the piece on consignment to reworking and modernizing a family's jewelry collection.

"We are professional jewelers," said Jacobson, a 43-year industry veteran. "We're the person you come to, to know, to learn, to help you with whatever you have. There are certain products that I would say don't scrap that, and there are other products that I say sorry, it's beautiful but you should cash out on it."

The most important factor, Jacobson added, is the invaluable love for a piece of jewelry.

What it's all about

"Unless you are really in need of money, your love for a piece of jewelry is really what it's all about," he explained. "It's about the enjoyment of wearing it, the feeling you get from other people admiring it on you. You can't take away the beauty and love and history and meaning of everything that goes into having that piece."

But the extended economic downturn and increasing value of gold has forced many to sell off their jewelry. The commodity is currently traded at around \$1,650 per ounce, up from \$300 per ounce just 10 years ago.

The dueling trends have created the booming "We Buy Gold" industry and have sent established jewelers deep into the

scrapping direction as well. In Highland Park, there are more than 10 jewelry stores and most are now in the gold market. Specializing in gold, Bullion Express opened at the prime corner of St. Johns and Central avenues earlier this year.

At Allura, Jacobson reported that the gold trade has exploded to about 40 percent of his annual business. He said 30 to 40 people visit his store every week related to the secondary scrapping market.

He also buys diamonds, watches, coins and silver, but warned residents to avoid being "caught in the frenzy of just selling and scrapping without dealing with a professional."

Variety of options

"A professional is going to help guide you to move your product in many different directions and take advantage of all the options, not just scrapping," he said. "Yes we scrap, yes we pay top prices, yes we are aggressive buyers, yes we can resell your estate piece for a nice value for you, and yes we take trades and remake things. These are all options."

Jacobson said his assistance includes a professional evaluation of weight and quality, "rather than having somebody that is just sitting there drooling over how fast they can buy it, sell it and make some money."

Ahead of the trend, Jacobson said he expanded into the gold buying business in 2008.

"Fine jewelers kind of shied away from it at first because they didn't want to be the gold buyer. They didn't want to put a sign up that they buy gold," he said. "They were afraid what it would do to their image, but as time went on and gold became more important in the marketplace, jewelers were losing their business to gold buyers so they started to buy gold as well. In a frenzy everybody is now buying gold."

There's good news about the "We Buy Gold" boom for those looking to sell: The expansive market has worked to create fair prices, Jacobson said: "Everywhere you go, anywhere you go there are hundreds of places buying gold. With that, the consumer is fine, because everyone is competing to pay a decent price for the gold."



So Many Prospects, So Little Time

As a dedicated sales professional, you're always on the lookout for more effective ways to identify and contact prospects. When you hear about a process or technique that is working particularly well for another salesperson, you can't wait to try it.

On the surface, that may seem like a good thing: taking the initiative to try something new with the goal of bettering the result of existing efforts. It may be a good thing, but it could present two significant problems. The first problem is this: if you're continually trying new strategies and tactics, you may not be giving sufficient time to any one of them to realize maximum benefit. Before you've invested enough time and energy to "hit the mother lode," you abandon the effort and you're on to the next "big" idea. The second problem: you try several strategies at the same time. By doing so, you spread yourself too thin. You lose focus and dilute your energy. You are working hard with little result for your efforts. You become discouraged and give up. Even if you don't intentionally give up, you're destined for failure. At some point, you run out of energy and all the plates you're trying to keep spinning come crashing down.

When you're exposed to what you believe to be a good strategy...a good idea, do your homework to make sure it is appropriate for your situation. Then, focus...focus...focus and stick to it until you achieve success.

Sometimes, there is a point where it doesn't make sense to pursue an idea any longer. But before you abandon it and move to the next strategy, make sure you have exhausted all efforts. When you are discouraged, the grass will always look greener with the next "great idea," but looks aren't everything.

Focus, determination, and patience are the keys. David Sandler once said, "It's almost always the decision maker that makes the decision work, not the choice which makes the decision work."

John Martin and Jody Williamson

Northbrook and Chicago

Visit Sandler Training's Website:

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

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POLAND UNITED KINGDOM UNITED STATES VIETNAM

IMPORTANT—May 23, 2011 Meeting Activity

Member companies will be video taped during the course of this meeting.

- 1. Your script, which can be read in 90 seconds, should be submitted to Pat, in writing by Thursday. You do not have to memorize it as it will be on a teleprompter.**
- 2. You have received an e-mail with the time you will be taped. These tapings will go on during the whole evening beginning at 4:00 p.m.**
- 3. If you have questions please call.**

NO-LAWN LANDSCAPES WIN AWARDS FOR STYLISH SPACES AND FEATURES

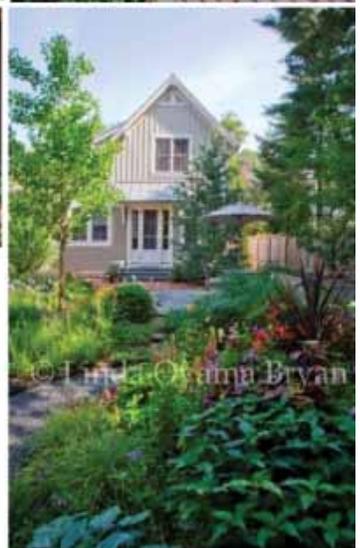
Both of the award-winning projects by Heynssens + Grassman showcase the growing trend toward **no-lawn landscaping**; taking out underused lawns in urban and suburban yards in order to develop **interactive outdoor living areas** and landscape amenities that can be used throughout the seasons.

The no-lawn landscaping trend is especially appealing to **empty-nesters** and other homeowners who see their landscapes as extensions of the home's living areas, but with enhanced durability, aesthetics, and **lifestyle features** built in. Because lawn areas usually comprise a good portion of a residential lot, reclaiming that space for other uses can offer many possibilities for **outdoor entertaining** or re-connecting with nature.

Although stylistically different, both award-winning projects were complete front-to-back renovations of **suburban infill properties** which required creative solutions for **stormwater drainage, privacy** concerns, **tree preservation**, as well as skillful arrangements of each homeowners' lists of amenities.

The project which won a *Gold Award* in the Residential Landscape Maintenance category has an international flair with clean, contemporary lines, textural planting schemes, and smooth stone paving in muted tones of grays and taupe. The home's panorama of windows look out to a raised **pool and spa, cook station, firepit**, and several **outdoor art installations**.

The project which won a *Gold Award* in the Residential Construction category began with the tear-down of the former house. The newly-built home completed in 2009 won a community **Preservation Award** for its compatibility with the neighborhood context; the **site-specific design** that takes advantage of light, views, and orientation; as well as its seamless integration with the outdoors. Among the many



HEYNSSSENS + GRASSMAN

clever attributes, Heynssens + Grassman created a vintage **two-track brick driveway** with a mosaic of sedums planted in the center strip that would allow rain water to percolate down, instead of running off into municipal storm sewers. A large brick and stone patio, lush, colorful gardens, and a circular path around a decorative urn are other key features in the rear of the property.

Led by the husband and wife design team of Chris Heynssens and Rene (Grassman) Heynssens, the firm is also celebrating their **25th year** in business as landscape architects and contractors on Chicago's northshore.

Does your lawn need a facelift?

Call Rene Heynssens at 847-360-0440

E-mail: Rene@hglandscape.com

A MESSAGE FROM THE OFFICE OF ATTORNEY GENERAL STATE OF MICHIGAN

Submitted by: Bill Rodriguez, Sealtight Protective Services

SITUATION

While driving on a rural end of the roadway on Thursday morning, I saw an infant car seat on the side of the road with a blanket draped over it. For whatever reason, I did not stop, even though I had all kinds of thoughts running through my head. But when I got to my destination, I called the Canton PD and they were going to check it out. But, this is what the Police advised even before they went out there to check....

"There are several things to be aware of ... gangs and thieves are now plotting different ways to get a person (mostly women) to stop their vehicle and get out of the car.

"There is a gang initiation reported by the local Police Department where gangs are placing a car seat by the road...with a fake baby in it....waiting for a woman, of course, to stop and check on the abandoned baby.

"Note that the location of this car seat is usually beside a wooded or grassy (field) area and the person -- woman -- will be dragged into the woods, beaten and raped, and usually left for dead. If it's a man, they're usually beaten and robbed and maybe left for dead, too.

DO NOT STOP FOR ANY REASON!!! **DIAL 9-1-1** AND REPORT WHAT YOU SAW, BUT DON 'T EVEN SLOW DOWN.

"IF YOU ARE DRIVING AT NIGHT AND EGGS ARE THROWN AT YOUR WINDSHIELD, DO NOT STOP TO CHECK THE CAR, DO NOT OPERATE THE WIPER AND DO NOT SPRAY ANY WATER BECAUSE EGGS MIXED WITH WATER BECOME MILKY AND BLOCK YOUR VISION UP TO 92.5%, AND YOU ARE THEN FORCED TO STOP BESIDE THE ROAD AND BECOME A VICTIM OF THESE CRIMINALS.

THIS IS A NEW TECHNIQUE USED BY GANGS, SO PLEASE INFORM YOUR FRIENDS AND RELATIVES.

WARNING # 2

Some knew about the red light on cars, but not the **112**. It was about 1:00 p.m. in the afternoon, and Lauren was driving to visit a friend. An UNMARKED police car pulled up behind her and put his lights on. Lauren's parents have always told her never to pull over for an unmarked car on the side of the road, but rather to wait until they get to a gas station, etc.

Lauren had actually listened to her parents advice, and promptly called 112 on her cell phone to tell the police dispatcher that she would not pull over right away. She proceeded to tell the dispatcher that there was an unmarked police car with a flashing red light on his rooftop behind her. The dispatcher checked to see if there were police cars where she was and there weren't, and he told her to keep driving, remain calm and that he had back up already on the way.

Ten minutes later 4 cop cars surrounded her and the unmarked car behind her. One policeman went to her side and the others surrounded the car behind. They pulled the guy from the car and tackled him to the ground. The man was a convicted rapist and wanted for other crimes.

I never knew about the **112 Cell Phone** feature, but especially for a woman alone in a car, you should not pull over for an unmarked car. Apparently police have to respect your right to keep going to a safe place.

*Speaking to a service representative at Bell Mobility confirmed that **112 was a direct link to State trooper info**. So, now it's your turn to let your friends know about **112**.

Smile-of-the-month: Big City Convention

Two friends stayed at a hotel while attending a convention. Since they weren't used to the big city, they were overly concerned about security. The first night they placed a chair against the door and stacked the luggage on it. To complete the barricade, they put the trash can on top. If an intruder tried to break in, they would be sure to hear him.

Around 1 a.m. there was a knock on the door. *"Who is it?"* the one friend asked nervously.

"Honey," a woman on the other side yelled, *"you left your key in the door."*

Best Deals on Mortgages

Money *By Ismat Sarah Mangla*

Finding an affordable house is no longer a problem but qualifying for a mortgage can be. Six tips to getting a mortgage and a good rate.

Put your credit on ice. The higher your credit score, the lower your rate: The best rates go to those with a 760 or more, says credit-score expert John Ulzheimer.

So keep that plastic in your wallet (and don't apply for new cards or other loans) for at least three months before you go loan shopping. One large balance -- even if it's paid off at the end of the month -- can ding your score by 20 points or more.

Ask for time. Most sales contracts give you only 10 days to nab a loan or the seller can move on. Negotiate for an additional five to 10 days to give you some room to shop around.

Match the lock period to the loan. You now need 60 days or more to close a loan, says Wharton professor and mortgage expert Jack Guttentag of mtgprofessor.com, and getting an extension on a lock will cost at least a couple hundred dollars. Ask your lender how long it's taking to close loans like yours -- and don't lock for less.

Opt for an ARM. If you know you're not going to be in a house for more than seven years, adjustable-rate mortgages can mean big savings, says Guttentag. The monthly payment on a \$300,000, seven-year ARM at the recent rate of 3.23% is \$1,302, vs. \$1,455 for a 30-year fixed at 4.13%.

Talk to a broker. Those who need a jumbo loan or have an unusual situation (say, you're self-employed) will get the best deal from a mortgage broker who has access to and experience with a lot of lenders.

Call Metro Mortgage Edie Jerome 847 853 7150

**Happy Birthday
from the
Executives Guild**

Birthday Wishes to...

June 1	Patty Petersen, CRC Concrete	patty@wecanraiseit.com
June 7	Brian Moak, Duxler Automotive	briansmoak@aol.com
June 24	Ken Fox, Northwest Mutual	ken.fox@nmfn.com

Action Items

EGL Open Category List

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

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 Steel Head Trout 2. Chicken with a Chardonnay Sauce 3. 9oz Strip Steak