

the Business Ledger

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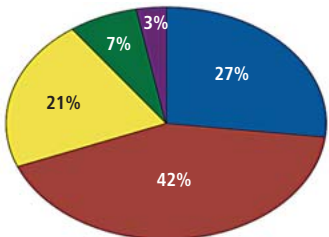


Business Direction of NAWBO Members

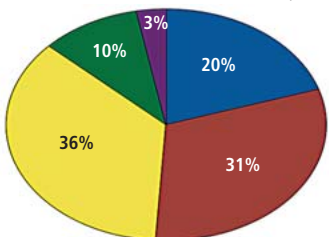
In a recent survey nearly 300 area women-owned businesses responded to the following question:

To improve our business, our company has recently focused on, or plans to focus on, the following business direction in the next 6-18 months:

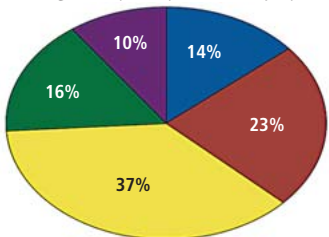
Investing in information technology



Investing in product/service innovation & research & development



Investing in capital plant & equipment



Source: RSM McGladrey & NAWBO



Sun Kwok, owner of Naperville-based Integra Corporation, claims he became an "accidental entrepreneur," but nonetheless started on his own as a one-man, spare bedroom operation. (Photo by Bill Viernum)

Ranks of self-employed up due to turbulent economy

By Mark Thomson
Staff Writer

Self-employment rates are at a 10-year high in some areas of the country as the recent economic climate has forced many downsized workers to become entrepreneurs.

In its recent Self Employment Ownership Study 1979-2003, the U.S. Small Business Administration reports that while numbers have grown slowly and been relatively stable since the late 1970s, in recent years both the number counts and rates have increased.

The West ranks the highest in self-employed persons with a rate of 11.2 percent, followed by the South at 9.9 percent and the Northeast

at 9.5 percent, while the Midwest ranks the lowest with 8.8 percent. That is the highest rate for the West and Midwest since 1998, the Northeast since 1999 and the South since 1994.

There are many factors to which the increase may be attributed, but most analysts agree that it is a mixture of elements that have made for the high-activity environment.

As technology improves and the workforce gets older it may become more common for experienced workers to strike out on their own and run professional shops from the convenience of home.

See **SELF-EMPLOYED**
Page 21

Banco Popular aims at wider customer base

By Mike McGinty

The sign on the building says Banco Popular, but don't assume the institution caters exclusively to the Chicago area's expanding Hispanic community.

To the contrary, Banco Popular, based in Puerto Rico and providing banking services for more than 100 years, is successfully positioning itself as a community bank.

"We always thought of ourselves as a community bank, but it was true in the past that we focused on the Spanish-speaking population," says Juan Carlos Cruz, vice president of public relations for Banco Popular North America, whose U.S. operations are headquartered in Rosemont.

With a vision statement announcing the bank's desire "To become the premier community bank in the markets we serve," Banco Popular nevertheless is the largest Hispanic owned bank in the United States.

"But now our customers are 50 percent Hispanic and 50 percent everybody else," added Cruz, who said that its branches in the Chicago area serve large numbers of Polish, Russian and other ethnic groups.

With several branches within Chicago's city limits, the total of 20 in the metropolitan area includes suburban outlets in Cicero, River Grove, Bensenville, Westmont, Aurora, Melrose Park and Prospect Heights.

Although marketing a community presence by design, Banco Popular's growth may also be the recipient of resentment by some banking customers towards the spread of mega-banks.

"People want banks in their communities to have relationships with them and that's what we try very hard to do," Cruz said.

See **BANCO POPULAR**
Page 12

MBA worth more after work experience

By Randall G. Mielke

Although it might be difficult to place a monetary number on the value of a Master of Business Administration degree, area university educators, as well as people who have earned MBAs, agree that what the degree says about an individual is significant.

The value of...

Second in a series that examines the "value" of things on which it's hard to put a price, like a logo, an MBA, a mission statement, business certifications, corporate retreats, etc.

Lawrence Hamer, associate dean of marketing for the College of Commerce at DePaul University, said that if two people are qualified for the same position and one has an MBA, the degree could tip the scale in that person's favor.

See **MBA**
Page 22



Michael Nordbye (left), an MBA graduate of Benedictine University, gets assistance from librarian Gretel L. Stock-Kupperman in searching for resource material for Proven Strategies, his management consulting firm. (Photo by Dietrich Wolfframm)



RECOGNIZING TODAY'S YOUNG EXECUTIVES

Please use this form to nominate an individual for the *Today's Young Executive* awards. Your nominee will be contacted and provided with information regarding nomination procedures and recipient selection and recognition. **Nominees must have a business presence in Chicago's west or northwest suburbs** In addition, please provide a letter of recommendation or testimonial for your nominee.

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Nominees must be under the age of 40

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Q&A: Gary LaBranche

Association chief touts Chicago as meeting site

Business Ledger editor Don Kopriva recently interviewed Gary LaBranche, executive director of the Association Forum, a society of Chicago area association executives. Here are excerpts from that interview:

Q. Why are there so many associations in the Chicago area?

A. There are more associations headquartered here than in any city other than Washington, D.C., and there are more health care associations here than anywhere in the world. There are a couple reasons why associations find Chicago to be such a great headquarters city. In fact, associations in the area serve more than 50 million people worldwide.

First and foremost is the central location in the United States, the great transportation systems and a great community. There are two traditional drivers of the association community, one being the health care community—and that started because the American Medical Association decided to headquarter here back in the 1850s, and a result of that it attracted the interest of other medical societies and allied health organizations because they wanted to be in a position to collaborate with each other and with the AMA. It became a cluster.

The second reason was because of intersection of food and agricultural interests in Chicago that drew manufacturing and agricultural and related associations.

So those two areas really helped to foster the growth of the association community.

Q. How important are these associations to the area's economy?

A. Everybody knows about associations in their own lives but doesn't necessarily think of associations as a community or an industry. Seven out of 10 working adults in the Chicago area belong to at least one association. Well, those associations have staffs and interests of their own, and we serve their executives.

So not only do Las Vegas and Orlando have a tremendous competitive advantage to Chicago, but Boston, Washington, San Francisco and other cities that could never attract and hold conventions in the past have now added to their capacity, added to their centers and could hold the bulk of conventions out there.

Q. Is the high cost of labor here a detriment to attracting conventions?

A. Chicagoland has always had a reputation as a city that works, and that reputation has extended to the conventions, meetings and labor pool. When you bring a convention to Chicago you could depend on the labor, professional and hard-working.

However, relative to other convention destinations, Chicagoland has become less competitive because of labor-related costs. So the landscape has changed so while Chicago has a great competitive position in many ways, all these cities are marketing against Chicago. Many have become much more aggressive.

Q. Does the Forum take a role in attracting conventions here?

A. We bring over 750 meetings and destinations here so association executives can shop. We are a marketplace and our member executives look for us to provide that information.

Q. Describe the Association Forum itself, what it does.

A. It's more a group of peers getting together to share their experiences and problem-solve. They share knowledge, best practices, they learn from one another, how to leverage a convention. It's not unusual for a group to sit down and say, we're all from similar-sized associations, all CEOs with similar budgets, let me tell you about my problem with my chapters or with this issue of developing a strategic plan.



Gary LaBranche, CAE, is the president and CEO of the Association Forum of Chicagoland. The Forum provides essential learning, powerful resources and compelling experiences for the 33,000 professionals employed by Chicago-area associations. In his two years as Forum CEO, LaBranche has led a re-design of the Forum magazine, achieved several major public policy victories and launched entrepreneurial efforts that have combined to grow membership by 28 percent.

LaBranche decided to become an association professional while at The Ohio State University and has been in the field since his 1981 graduation. He has served as the chief executive for three organizations and as a senior executive for others, including the American Society of Association Executives and the United States Chamber of Commerce.

And that's because associations pay millions of dollars in taxes.

The hotel and restaurant tax that (Cook County Board) President John Stroger proposed would have cost associations and their members \$20 million a year and would have given Chicago the highest tax on hotels and motels in the country and would have made Chicago even less competitive and less attractive relative to its competition.

That tends to offset the good and wonderful things that make Chicago such a great convention city.

Q. Is there a demographic aspect to Forum membership? Do younger CEOs see value?

A. We grew 28 percent. The world of association management is more complex and challenging than ever before.

We face the challenge of dealing with new technology, the Internet, integrated telephony, the public policy side, tax and regulatory issues, government issues and just the demands and interests of members for getting more for their investment.

Q. What is the inherent value in associations?

A. Associations provide education, knowledge, community, ways for participants to set standards and codes of ethics, create model practices for their industries, conduct research on industry-wide data that help their industry progress. They are the safe place where people from an industry can come together. All can have a role in shaping their respective communities and how those practitioners do their jobs and serve their constituencies.

The world of association management is more complex and challenging than ever before.

The reality is that the association community in Chicagoland employs 33,000, and there are over 2,000 associations. Those are professional societies and trade associations; we're not talking fraternal groups, unions or non-profits.

Collectively, those associations have over a \$6 billion a year impact on the area in terms of salaries, spending and the impact of the meetings they bring. Chicago associations hold nearly 10,000 meetings a year here at hotels, convention centers and that generates about \$3 billion in economic impact.

Someone once said that Chicago was the meat packer to the world and now it is the convention-provider to the world...that's very true when you think about the impact and the 190,000 jobs the industry here supports.

Q. Is Chicago finding it difficult to continue to attract conventions?

A. For a time Chicago was the only city that could accommodate large conventions and meetings, so many associations had to come here. What's happened is that the lucrative nature of conventions has attracted the attention of other cities.

What have you done? What's your experience? So it's really a peer-learning, a peer-networking vs. any kind of economic thing.

Q. Is the Forum still growing? And is the need for it still strong?

A. The Forum was founded in 1916 and last year it grew by 28 percent. It grew because of the need for association executives to get together and learn from one another and through formalized education or our web site to keep on top of the knowledge, trends and best practices that are emerging in the industry.

Q. Is lobbying part of what the Forum does?

A. Public policy, has long been part of the Forum's role and is an increasing part of what we do today and that is because of the increasingly creative legislative efforts to find more revenue. So as budgets get tighter at the state, county and city levels, legislators and public policy leaders start to look for alternative revenue sources. And because associations form a big industry, they look to them and related hospitality industries.

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Maintaining leadership skills a lifelong process

If a little voice inside pleads for you to take it easy and gets louder and louder, the major cause is probably complacency. When we fall into routines, we fail to change as conditions change. We stop analyzing and modifying our own performance standards. We lose our competitive edge.

As an avid golf fan, I sometimes like to compare the requirements of successful leaders to those of top professional golfers like Gary Player.



Lessons in Leadership

Roger Fritz

Player's accomplishments are legendary. He has not only won more tournaments worldwide than any other golfer, he is also a successful golf course designer, rancher and businessman.

Player is a champion not because his golf balls or clubs are any different from yours or mine, but because he has learned to concentrate on the basics of the game, to practice those basics relentlessly, and to be consistent whenever he puts them to use. Amazingly, he continues to break par at age 70.

To remain successful, leaders must approach their work in exactly the same way. They must embody the basics of effective leadership, practice those principles consistently, and learn from their mistakes. Why? Because leadership is fragile.

Self-analysis is helpful continuously, not just after a crisis. If a periodic tune-up is necessary for your car, it is no less important for yourself.

- Ask these vital questions:
- Am I facing the same problems over and over again?
 - Are needed people complaining that we lack a sense of direction?
 - Is the turnover among needed people too high?
 - Do my best performers say I restrict them too much?
 - Do relationships with needed people seem more strained than in the past?
 - Am I being avoided by people whose support I need?
 - Do needed people seem uncomfortable in my presence?
 - Are there "problem" people who should be replaced?
 - Have needed people stopped coming to me for suggestions or assistance?
 - Have I recently received more criticism of my leadership?

Self-analysis is helpful continuously, not just after a crisis. If a periodic tune-up is necessary for your car, it is no less important for yourself.

Of course, the best answer to each of these questions is a definite "no." A "not sure" may be as bad as a "yes." Yet, even if you have only one or two responses, you should be concerned. If you have three or four, your situation is likely to get progressively worse. And if you have more than five "yes" or "not sure" responses, you need to take the initiative and start making some changes in your leadership style now.

Leading the way

Fortunately, there is no great mystery to assessing leadership problems. In fact, if you are truly honest in conducting this evaluation, it will not be difficult to determine where your greatest problems lie. And if you then make a conscientious effort to strengthen the skills associated with your weak points, the "cure" should be effective.

Nothing is automatic about leadership. If you refuse to let your leadership skills slip, you will never have to fear for the future. But don't be deceived; maintaining them is a lifelong process.

Material is excerpted from Roger Fritz's book "One Step Ahead: The Unused Keys to Success." Fritz is the founder and president of Organization Development Consultants, since 1972. His consulting, writing and presentations focus on renewing personal and business growth. For more information or to order his material, call 630-420-7673, e-mail RFritz3800@aol.com, or visit his Web site (www.rogerfritz.com).

Test yourself

In my book, One Step Ahead: The Unused Keys to Success, I categorize these principles into five areas: (1) preparation; (2) belief in yourself; (3) active listening; (4) learning from your mistakes; and (5) using stress to your advantage. Each of these areas involves critical skills that can be learned and must be applied regularly and consistently in order to be effective at the top.

Whenever obstacles impede progress, it's time for a serious internal evaluation of fundamentals. Too often, we look for a scapegoat instead—a condition, person, or circumstance to which they can transfer the blame. This is self-defeating because it neither corrects the problem or prevents it from recurring.

Looking for scapegoats makes our inadequacies even more obvious by indicating we are not in control. The only route to recovery is to look for hidden weaknesses:

- Was my goal the right goal?
- Am I shooting for an unrealistic goal?
- Do I communicate requirements clearly?
- Do I misinterpret signals from people I will need to help me?
- Do I delegate the right portion(s) of the job to the right people, with the time, resources, and authority to do the work?
- Do I use my own time wisely?
- Do I provide appropriate incentives for the individuals and teams involved?

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Area NPO, COD forge academy for excellence

The College of DuPage has been working with the West Suburban Philanthropic Network (WSPN) and other area not-for-profit organizations (NPO) to develop an Academy for Nonprofit Excellence, which will be housed within COD's Business and Professional Institute.



Non Profit Watch

Rob Taylor

Michael Perez, associate director for Business, Professional and Continuing Education, is chairing a "visionary" council consisting of approximately 20 executive-level NPO leaders.

Last fall, with help from COD's Office of Research and Planning, the Academy surveyed 518 NPO executives and found there was a significant unmet need for formal training that was local and affordable. It is now creating a competency-based curriculum that focuses on leadership and vision-setting for staff and boards, management of organizational operations, program implementation and evaluation, fundraising and development, financial and legal issues, and human resources.

Several Academy programs are planned for the fall, including a half-day kick-off workshop in September and the two inaugural 16-hour courses, Essentials of Nonprofit Leadership Management and Resource Development.

The Academy's Visionary Council was formed in 2003 under the leadership of

WSPN's External Relations Chair William Conrad of Downers Grove. Members include Dave McGowen (DuPage Community Foundation), Jim Durkan (Community Memorial Foundation), Bob Wahlgren (Bridge Communities), Barbara Kemmis (Donor's Forum), Jennifer Jones-Wilk (Giving DuPage) and Dave Gay and Mike Trench from COD.

Erickson pledges \$100,000 to Children's Museum

Erickson, a national developer of campuses for middle-income seniors, has made a \$100,000 charitable donation to the DuPage Children's Museum on behalf of its two Chicagoland campuses in Naperville and Lincolnshire.

According to the Museum's executive director, Susan Broad, "this timely donation will have twice the impact" because it will be matched by the City of Naperville. "Both contributions are vital to our future and will help us continue to serve the many thousands of young children and families whose lives we touch each and every year."

AbilityLinks launches more accessible Web site

Wheaton-based AbilityLinks, a consortium of more than 100 businesses and service agencies dedicated to using technology to match employers and job-ready individuals with disabilities, has upgraded its web site (www.abilitylinks.org). The enhanced site allows users who are blind or have limited vision to use screen readers to navigate the entire web site. Employers will also have more flexibility in choosing the type of candidate they desire.

Giving DuPage wins award

DuPage County Board Chairman Robert J. Schillerstrom announced that Giving DuPage has won the Acts of Caring Awards from the National Association of Counties.

"I am proud that the Giving DuPage program was recognized as one of the top volunteer programs in the country," said Schillerstrom. "Giving DuPage was created to increase the quality of life for our citizens by encouraging civic involvement."

Speaking before the DuPage County Board, Giving DuPage Chair Joe Skvara said he is not aware of a similar program. "The thought of organizing local government with local businesses and not for profit agencies to engage a community for charitable works is, believe it or not, foreign to the rest of the nation."

Giving DuPage promotes local giving and volunteerism. They are currently developing a website that will link NPOs with people who want to help area charities.

And Finally... Congratulations to Canticle Ministries, Community Career Center, DuPage PADS, Inc, and Marianjoy Rehabilitation Hospital for being recognized at the Business Ledger's Annual Awards for Business Excellence. PADS Executive Director Carol Simler saw the award as an affirmation for the work performed by the thousands of volunteers who provide shelter to our neighbors who are homeless.

Rob Taylor is founder of The Marlin Group, a full-service fundraising and communications company located in Glen Ellyn. A past president of the West Suburban Philanthropic Network, he serves on the Boards of Giving DuPage and the Community Renewal Society. He may be reached at 630-469-2907 or marlinrob@aol.com.

Apprentice tells true Trump tales

LAKE ZURICH—Although Donald Trump is operating at the highest levels of business, Bill Rancic says working with "The Donald" is not much different than when he was running his own firm in Chicago.

Rancic, the winner of the first "Apprentice" competition and a native of Orland Park who was hired by Trump to oversee the construction of the Trump Tower Chicago at the old Chicago Sun-Times site, offered anecdotes and business thoughts at a luncheon for business leaders organized by eNetworkers International.

"It's safe to say that he's operating at some of the highest levels of business that are out there, but business isn't that much different than when I was at Cigars Around the World."

"I notice that the fundamentals of business never change no matter where you're at," he said. "The numbers are much larger, but that's about it."

If you can master the fundamentals of business and use that as your foundation, he said, then you can build on that foundation and do anything you want.

"It's about relationships," Rancic said. "Watching Donald Trump work—he is one of the most loyal people out there, and people are loyal to him in return."

He called his own plan for winning the "Apprentice" competition his "marathon" approach, in which he set mini-goals for himself along the way on what, in effect, was a 10-week job interview.

"I was able to reach little successes along the way which made that goal of winning far more easy. Had I gone into this thing, and said, 'I've got ten weeks of job interviews,' it would have been hard to manage the process."

—Don Kopriva

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People on the Move

"People on the Move" appears in every edition of *The Business Ledger*. Information on area business people who have been hired promoted, honored, elected or otherwise recognized should be sent to Mark Thomson, Staff Writer, *The Business Ledger*, 600 Enterprise Drive, Suite 100, Oak Brook, Ill. 60523. Black-and-white or color photos may also be sent but will be returned only upon request and if accompanied by a self-addressed stamped envelope. Information also can be sent via e-mail to mthomton@thebusinessledger.com.

ACCOUNTING

Crowe Chizek and Company LLC has named **Gregory Diem**, senior manager, Commercial Services Group, M&A Transaction Services team, and **Michael Walters**, staff, Benefit Plan Services Group.

ASSOCIATIONS

Brad Westrom, president of United Express Systems Inc., has been re-elected president of the Express Carriers Association.

John J. Healy has been appointed president of the Concrete Reinforcing Steel Institute.

BANKING

Harris has appointed **Debra Kavalos-Delaney** managing director, Harris Private Bank Barrington, and has announced the return of **Mia Erickson**, vice-president, Harris Private Bank, to Barrington.

Anthony Paliferro has been named assistant branch manager of the MidAmerica Branch at 7351 Lemont Road in Downers Grove.

CONSTRUCTION

Phil Porto, project superintendent for Keating Development, received the 2005 Construction Excellence Award for Production from the Production Builders Council of the Home Builders Association of Greater Chicago, while Keating's customer service manager, **Scott Cronin**, received the Diamond Award for Warranty Service on the merits of more than \$40 million in residential construction by Keating Development.

Karen M. Boza has been named office manager of Krusinski Construction Company's Aurora office.



Boza

CONSULTING

Harry Getzlaff has been named senior safety consultant for Aires Consulting Group, Inc. in Batavia, while **Mike Lamberty** has been named director of design.



Getzlaff

Glenn Bushong has been named a marketing specialist for Naperville-based Human Resource Management Systems LLC, while **Christine Turner** has been named an account manager.

EDUCATION

Judy Beaver has received the "Outstanding Educator" and "Outstanding Achievement" awards for 2005 from Northwestern Business College.

Frank Budig, food services director at Benedictine University, has received a "Character Counts" award from the Village of Lisle Board of Trustees.

ENGINEERING

J. Scott Phipps has been named aviation project manager for Patrick Engineering, Inc. in Lisle.

Edward McCall has joined Engineering Enterprises, Inc. in Sugar Grove as project manager.

NON-PROFIT

The DuPage Homeownership Center, a non-profit housing counseling agency, has hired **Dru Bergman** as executive director and **Sheila McCann** as director of outreach and development.

John Adams, senior vice president of T.J. Adams Group in Lombard, has been elected treasurer of DuPage PADS, while **Carol Anderson**, **Mary Stapleton** and **Peggy Tracy** have been named board members.

PUBLIC RELATIONS

Andy Richardson has received a Golden Trumpet Award from the Publicity Club of Chicago.

REAL ESTATE

Larry L. Goldwasser has joined NAI Hiffman's Industrial Brokerage Group as vice president.

SERVICES

Rick Schweinberg has been named chief financial officer for the RDI Group, a designer and builder of production systems and machines for the manufacture of asphalt-based roofing materials, in Itasca.

TECHNOLOGY

The Illinois Technology Development Alliance (ITDA), a public-private non-profit that assists high growth technology companies, has named nine leaders from business, finance and government to comprise its initial Board of Directors: **Bob Cross**, CEO, Patron Systems, Inc.; **Michael T. Flavin**, founder & CEO, Advanced Life Sciences; **Scott Glickson**, partner, Gordon & Glickson, LLC; **Arthur Holden**, chief founder, chairman & CEO, First Genetic Trust, Inc.; **Tim Krauskopf**, principal, Round Lake Designs, LLC; **Richard Reck**, founder & president, Business Strategy Advisors LLC; **Thea Robinson**, department head for technology commercialization, Caterpillar, Inc.; **Harold Sirkin**, senior vice president & director, Boston Consulting Group; and **Thomas Thornton**, president, Illinois Technology Development Alliance.

CORRECTION

David M. Webster's name was misspelled in a recent "People" item. Webster was recently named vice president, general counsel and corporate secretary for DeVry, Inc. in Oakbrook Terrace.

—Compiled by Mark Thomson

Business Capsules

Business Capsules appears in every edition of The Business Ledger. If you have information on a new business or your company expands, relocates or wins an award, send your news to Mark Thomson, Staff Writer, The Business Ledger, 600 Enterprise Drive, Suite 100, Oak Brook, Ill. 60523 or e-mail it to mthomson@thebusinessledger.com.

AAVCB, AEDC and GACC share building space

AURORA—The Aurora Area Convention and Visitors Bureau (AACVB), the Aurora Economic Development Commission (AEDC), and the Greater Aurora Chamber of Commerce (GACC) have moved under one roof at 43 West Galena Blvd.

The new 8,800-square-foot office facility, constructed by Aurora-based R.C. Wegman Construction Company, is located along the Fox River, near Hollywood Casino and Paramount Theatre.

CDH honored

WINFIELD—Central DuPage Hospital has received the Outpatient Top Performer Award from Professional Research Consultants for its Physical Therapy Team. The team received a score at or above the 100th percentile for the patient's total time an outpatient department.

The hospital also received 5-star designation for its Outpatient Surgery, Diagnostic Imaging, Medical/Surgery 3 South and received a 4-star designation for its Emergency Department. CDH is a nationally recognized 361-bed hospital.

Elmhurst Memorial opens Lombard location

LOMBARD—The Elmhurst Memorial Lombard Health Center has opened at 130 S. Main St. The facility includes physician's offices, as well as radiology, laboratory, rehabilitation, health education services and an immediate care center.

Aires Consulting honored

OAK BROOK—Aires Consulting Group, Inc. has been honored for outstanding safety performance by the Illinois Safety Council.

The award presentation is one of Illinois' longest continuously running organizational or corporate recognition programs.

Qualifying Illinois Safety Council member organizations are recognized for their outstanding safety and health performance, as well as notable transportation safety achievements during 2004. This year 66 organizations were recognized.

Christman expands

PALATINE—The Christman Group has expanded its operations and opened a branch in Columbus, OH.

The Christman Group specializes in developing and implementing successful exit plans for owners of middle market companies.

With over 150 years of collective M&A experience, the firm's members have helped over 400 business owners successfully exit their companies in transactions worth over \$4 billion.

Century 21 recognized

WHEATON and WEST CHICAGO—Century 21 The United Group has been ranked among the premier real estate companies in America by National Relocation & Real Estate Magazine.

The publication's 2005 Power Broker Report listed them among the country's 500 largest real estate organizations vs. tens of thousands in operation.

Dahlquist & Lutzow honored

ELGIN—Dahlquist & Lutzow Architects, Ltd. has been awarded the 2005 Mayor's Award for Preservation by the Elgin Heritage Commission.

The award was established to honor outstanding contributions to preserving Elgin's heritage through educating the general public about the value of older architecture, neighborhoods and history.

The firm was nominated for the design of the new Elgin Child and Family Resource Center.

United Express gets small-biz award

AURORA—United Express Systems, Inc. has received the "Small Business of the Year" award from the Greater Aurora Chamber of Commerce.

United Express began serving the Fox Valley area in 1985 as an on-call messenger service. Today the company has expanded and diversified into local cartage, expedited freight, distribution, warehousing and fulfillment services.

V3 honored

WOODRIDGE—V3 has received the Honor Award from the Consulting Engineering Council of Illinois at the 34th Annual Engineering Excellence Awards Luncheon for its work on the Interstate I-74 reconstruction in Peoria.

V3 provided construction engineering services on the project. The company also received the Special Achievement Award for the Elfstrom Stadium Parking Lot, home of the Kane County Cougars.

Midwest Cyclery marks 25 years

WHEATON—Midwest Cyclery has marked its 25th year. The store began in 1958 under the name Western Tire in downtown Wheaton. In 1965 the name changed to Midwest Auto & Bicycle shop. The current owners, Doug, Tom and Helen Jones, took ownership in 1980 and began doing business as Midwest Cyclery.

OPENINGS

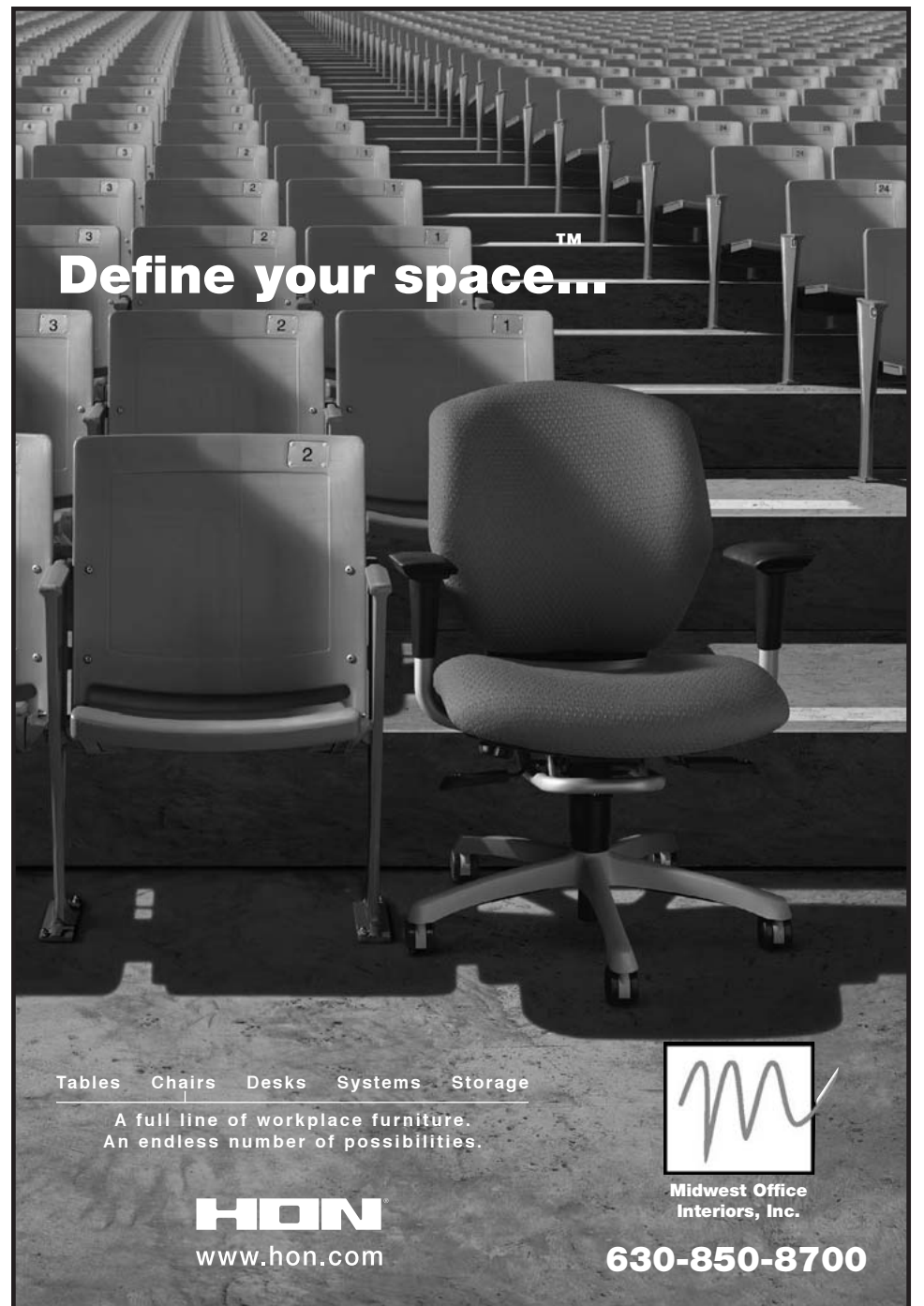
BARRINGTON—Martax Company, an accounting firm, has opened at 18 E. Dundee Road, Building 4, Suite 201.

MT. PROSPECT—Harris has opened at 1450 S. Elmhurst Road.

OAKBROOK—Starbucks has opened in the Oakbrook Center at the corner of 22nd street and Route 83.

DOWNERS GROVE—The Entrepreneur's Source has opened a branch in Downers Grove.

—Compiled by Mark Thomson



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- **Photo Finish**—photos showing area people and companies who are making news

Send "People" and "Business Capsule" items to staff writer Mark Thomson at mthomson@thebusinessledger.com.

Contact editor Don Kopriva with ideas, commentary, letters, etc. at dkopriva@thebusinessledger.com.

Send "Photo Finish" items to production manager Trisha Rafacz at ledgerphotos@thebusinessledger.com. Please send high resolution tiff or jpeg files and include complete caption information.

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Bridging the leadership gender gap through team-building

Today's workplace presents a new set of challenges in the area of team-building. To embrace the requirements for improved productivity, leaders need to understand how the challenges evolved.



Not For Women Only

Debra Chambers Chima

The unprecedented fast pace of the 20th century introduced a school of thought regarding a required management style needed to deliver consistent business results. The "command and control" style of management was often viewed as necessary to ensure productivity goals were met. This type of leadership approach helped to create the hierarchal style of management that is well known in the corporate environment.

As the U.S. economy began to grow by leaps and bounds during this time period, many companies began to see the entry of women in the workplace, but their talents and skills were not necessarily viewed as the needed solution to continued business success. In fact, there was an often spoken opinion that working women were a temporary means to an end.

As we fast-forward to today's 21st century economy, we see just the opposite paradigm occurring. In many industries women are becoming the majority gender in the workplace. This transformation has created new internal problems for management to solve.

The need for leaders to incorporate strategies designed to address the diverse needs of employees is taking on additional prominence and importance. More and more women are making their mark in the business world by demonstrating a different style of leadership. This trend is important for the following three reasons:

- The "command and control" style of management has been proven to no longer be the most effective method to motivate employees
- Organizations continue to seek the magic bullet that will deliver the desired profitability results to overcome the past few years of sluggish sales and growth
- Women leaders offer the world of business a unique perspective regarding how to effectively lead and develop people

According to a recent study conducted by the American Management Association, firms that include women on their senior management teams show greater improvement in corporate performance. The AMA study found that 62 percent of those firms surveyed saw their market share grow, compared with only 39 percent of companies with no women on the team.

The study further states that leadership traits previously considered to be "feminine" appear to grow in levels of importance in the 21st century, according to more than 160 international companies and 75 senior executives surveyed. Most of the predominantly male respondents predicted a trend toward a more "team oriented" managerial approach.

This study identifies a need for organizations to determine how to encourage and support more women within their organization to become leaders. The viable solution to this need is to create

work environments where the leadership styles women offer can be nurtured and developed.

I offer the following two examples to assist in implementing the type of transitional thinking that must take place within organizations. The focus of management needs to be placed on helping more men and women understand how to work more effectively as a team.

- Choose the most promising people in your organization to serve on teams that are purposely diverse in gender.

development plans with the participants that focus on the required competencies of the future positions. The purpose of the succession plan is to ensure the organization can take advantage of the viewpoint of women leaders as the participants move up the management ranks. Men in leadership within the organization should spend a minimum amount of time each week interacting with these women on their ideas of how to create organizational success.

According to a recent study conducted by the American Management Association, firms that include women on their senior management teams show greater improvement in corporate performance.

Challenge the teams to focus on solving the top two challenges of the organization. The main purpose of implementing these designated teams is to create work teams where every one's opinion is valued. The creation of such an environment should create improved business results. To accomplish this task, team sponsors will need to conduct due diligence to ensure leadership roles within the teams are equally shared between the men and women.

- Identify women within the organization who can be promoted at least two positions within the next five years. Ensure the success of the succession plan by creating and implementing

Additionally, to ensure more men are comfortable with the transition of women into leadership positions, organizations may need to consider the benefits of investing in team-building workshops and exercises designed to create respectful high performing teams.

We all win when everyone is provided the opportunity to offer their talents and skills for the good of the organization.

Deborah Chambers Chima, CEO of Chambers Consultant Group, Ltd. is an author, speaker, leadership coach and consultant who collaborates with organizations and individuals to accelerate their productivity. Contact her at deborah@chambersconsult.com.



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Chamber Profile

Naperville Area Chamber of Commerce

By Randall G. Mielke

Although the Naperville Area Chamber of Commerce is not a governmental body, the organization does monitor governmental issues very closely.

"We have a very active Legislative Committee," said Mike Skarr, president and CEO of the Naperville Area Chamber of Commerce. "What is done in Springfield has big ramifications on us."

Over the last year, the committee has increased its efforts to communicate the



members' needs to local, state and federal lawmakers, including making personal visits to Springfield and Washington, D.C. on members' behalf.

"We are always monitoring what is happening in the legislature," Skarr said. "The state-level issues are the top business issues: health care, workforce development and economic development."

But the chamber also helps its members on the local level, specifically with networking opportunities. By way of networking, the chamber offers many chances for members to establish new business relationships, renew and strengthen familiar ones, and exchange ideas.

Each month the chamber offers Business After Hours and Business Before Hours, as well as monthly Membership Luncheons featuring guest speakers. According to chamber publications, nearly 85 percent of members surveyed said they joined the chamber to take advantage of numerous networking opportunities.

In addition, the chamber hosts a Business Expo each spring where more than 120 member exhibitors display their products and services to more than 1,000

attendees. An annual golf tournament in June acts as a chamber fund-raiser.

Not-for-profit organizations also can benefit from membership in the chamber.

"We run a not-for-profit network from the chamber," Skarr said. "We have about 150 members in that."

Via the Not-for-Profit Network, chamber members can partake of professional development seminars provided specifically for this special sector of the community.

The chamber is also addressing the needs of its southern-most members. With a rapidly-growing membership base in south Naperville and surrounding communities, the chamber established its south office in 2002. Over the years, overall membership in the chamber has grown.

"We now have 2,100 members," Skarr said. "Every year it has inched up a bit. When I came on board in 1996 there were less than 1,000 members."

Skarr is understandably proud of how chamber membership has increased and attributes the growth to several factors.

"It is due to having great members," he said, "offering good programming and satisfying the needs of the members."

Quick Facts

Naperville Area Chamber of Commerce

55 S. Main St., Suite 351, Naperville
(a second office is located at 2720 111th St.)
630-355-4141 • www.naperville.net

President and CEO: Mike Skarr
Chairman of the Board: Brad McGuire,
President of Jackson Moving Services, Inc.
Year incorporated: 1913

Number of members: 2100

Mission: Through the commitment and involvement of its members, the chamber provides leadership for the benefit of the business community by promoting economic opportunities, advocating the interests of business, providing members with education and resources and encouraging mutual support



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Commentary

There's an art to saying thank you

One of those things we learned in kindergarten was to say "please" and "thank you."

And while we may have remembered to do so throughout childhood, with a lot of prodding from mom, there's no doubt the practice has waned as time has passed. After all, it takes time to sit down and really write a thank-you note, in real handwriting...



Editor's Notes

Don Kopriva

So, given the lack of real letter writing in this e-mail age, it's probably just easier to not say anything, to not offer thanks at all rather than...what? embarrass yourself with poor penmanship?

I've given up counting the wedding and birthday gifts for which I've never been thanked. But that's personal and you can forgive close friends and relatives for lacking in the social graces and accept the fact that while they may be lovable, non-thanking dolts, they are your lovable, non-thanking dolts. Family is family, kind of like parts is parts.

Now, business-wise, as we wise business folks say, well, that's a horse of a different color.

It makes good business sense to offer thanks to someone.

If that's not clear enough, let me put it this way: Thanking someone can be really good for your bottom line.

For instance, take my situation as a newspaper editor. Yes, I realize that we rank somewhere way down deep in the pantheon of professions that people dislike if not in fact despise, deplore and disrespect...down there with used car salesmen, lawyers, politicians and rabid skunks.

But journalists are people, too, and I'll admit that it's a lift to receive a note complimenting a column or an article or a call or note telling me that a writer or photographer wrote such a great story or was so nice to deal with.

Nice? What's nice? Somewhere there's some curmudgeonly editor snarling and frowning his brow and muttering, "Nice? No place for that around here."

But it is nice to hear things like that.

It takes so little to give a compliment that you shouldn't even think twice about doing so, whether it's dashing off a quick e-mail complimenting someone on a speech or an article or a presentation. An old friend in Detroit used to scour the News and the Free Press for friends' names and would clip the piece and send congratulatory notes.

His method wasn't thanks, exactly, but in another way it was. He recognized that keeping in touch—we didn't call it networking back then—was the best way to stay in touch and maintain both personal and business relationships over the distance of the years and of distance itself. He was complimenting his friends by making an extra effort to stay connected. If that's not thanking someone, what is?

Another thing that is a good old-fashioned note or letter. We at The Business Ledger received a number of them following our most recent event, our Annual Awards for Business Excellence.

One sponsor not only thanked us for allowing her firm to be a sponsor but also enthusiastically committed to next year's program. Some others thanked us for honoring them and said how much the award meant to them.

At the event itself, the most heart-warming remarks come so often from entrepreneurs who've built their businesses on blood, sweat, tears and plain old hard work. Sometimes—no, often—a whole table of employees are there.

The best employers are those who thank their families, their employees, their friends and their clients.

In doing so, they honor themselves. The wise CEO is the one who says, "Talk to my people. They are the ones who make things happen."

Feel good when you hear a leader say that? Makes you more inclined to buy something from him rather than the guy down the street.

"Please" and "thank you" may not get you a better job or give you the money to go on an around-the-world cruise, but mom was still right.

Thanks never go out of style.

Besides, it's simply good business, too. Not to mention good manners.

Contact editor Don Kopriva at 630-571-8911 or at dkopriva@thebusinessledger.com.

Letter to the Editor

To the Editor:

In her opinion piece on May 16, National Federation of Independent Business Illinois State Director Kim Maisch unfairly and inaccurately labels Senate Bill 11, dubbed "Healthy Illinois," as "government-run" health care.

Healthy Illinois, however, would be a completely voluntary Illinois-based health insurance program, in which the state would contract with a private insurance company to offer coverage to small businesses, small municipalities and self-employed people who choose to purchase the coverage. It is my understanding that Small Business Health Plans are excused from following state law. As a result, such plans provide only "bare bones" coverage that fails to provide benefits for common preventative procedures like pap smears and prostate cancer screenings. Healthy Illinois would provide quality coverage that includes preventative care and follows the laws of our state.

Maisch also claims that the assessment on health insurance premiums would be passed on to businesses buying insurance. The legislation does contain provisions to prevent that from happening, by requiring that insurance companies justify their rate increases if they are deemed excessive. Besides, because more Illinoisans would be insured, health insurance companies will realize a savings under Healthy Illinois; it simply stands to reason they should use some of their unexpected (and unearned) windfall to help more people gain access to health insurance.

More than 600 small businesses from all parts of the state have endorsed Healthy Illinois. They share my belief that we need real and innovative solutions to the health care crisis small businesses face. Healthy Illinois is a step in that direction.

Gregory F. Augustine Pierce
president, ACTA Publications

Bagels & business cards

Networking. It's the hottest buzzword in business. Networking lunches, networking seminars, networking after hours. People descend on a hotel meeting room, scarf down all the shrimp and strawberries, and leave the vegetable mini-wraps and melon balls. You exchange business cards with anyone who has a pulse, and nobody calls anybody back.



A Business Perspective

Todd Hunt

There's a better way to network, that doesn't involve food of any kind—getting involved with your professional association and chamber of commerce. Not just going to meetings, but working on committees.

I know, you hate working in groups. Me too. Ever since junior high when we'd get assigned a couple partners to do a joint project. Nobody else did any work, so I'd bust my behind doing everything, and we all shared the A.

But volunteering for committees is a great way to raise your profile in the business community. Everyone knows that people don't buy from companies; they buy from people. People they trust. So dive into committee work with a smile, and get known as someone who can be trusted.

I met some great folks in my previous life as a marketer. One fellow owned a

mailing house and chaired our association's newsletter committee. He volunteered to do the addressing and mailing. They went out every month like clockwork, and we never worried about them being late.

When it came time for me to coordinate a big mailing project for a client, to whom did I turn? The companies that ran big ads in magazines with color pictures of their mailing equipment? No, I used my newsletter committee buddy because I knew him and trusted him.

That's not to say networking events aren't valuable (what would chambers of commerce do without them every month?). It's just that some people don't grasp the concept of the elevator speech. You know—that 15-second monologue that reveals what you do, why you're different from the competition and why anyone would want to give you their money.

I'm sorry, but "We clean carpets" or "We remodel kitchens" just don't get my motor running. Others try to be cute...such as, "I help CEOs sleep better at night." Sell mattresses, do you? Or, "I improve the client's condition." Are you a fitness trainer?

I did hear one at a chamber networking breakfast that I liked a lot. The enterprising fellow announced, "I help people find enough money when they retire to live in the style they want to."

Much catchier than "I'm a certified financial planner," don't you think?

Business humorist Todd Hunt speaks for organizations that want to add fun to their meetings and send members home smiling. Contact him at 773-248-5790 or at ToddHunt91@aol.com.

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Viewpoints Readers are welcome to submit viewpoint articles, not to exceed 650 words, for the "Commentary" pages. These will run subject to the editor's discretion and may be about any business issue of interest to our readers. No promotional articles will be considered. Contact the editor for more information.

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Commentary

Learn from baseball how to build a winning team

In baseball's misty past, a player named Wee Willie Keeler was asked the secret of his success as a batter. "Hit 'em where they ain't" was the succinct reply. The value of Wee Willie's batting strategy is obvious, but it is just as obviously difficult even for the best ballplayers to execute this strategy consistently.



A Business Perspective

Lee Crumbaugh

Baseball winners and losers are a hot topic in our area right now. Baseball offers a wonderful metaphor for business, a "test lab" or microcosm in which lessons can be learned and then applied outside of baseball.

Let's look at five of these lessons, beyond Willie's pithy response.

Lesson 1: Money may help build a winning team, but it can be overrated.

In his best seller, *Moneyball: The Art of Winning an Unfair Game*, business writer Michael Lewis chronicles the story of the Oakland Athletics with the smallest payroll in baseball having great success taking on the bigger budget teams by departing from the common wisdom in player selection. The A's, led by General Manager Billy Beane, could not compete for players by paying more so they changed the paradigm of analyzing what led to baseball success, and drafted and traded for players that met their unique approach.

Are you trying to compete with better-off competitors by mimicking their

approach when you have an inadequate budget? Have you considered getting underneath the assumptions that are typically used in your marketplace and instead trying a different approach based on your in-depth analysis of what else might work?

Lesson 2: Managers and general managers may say they know exactly what they are doing, but don't always believe them.

Listen closely to your favorite manager. One day he thinks the right move is to pull a starting pitcher after a certain number of pitches, the next he is leaving the pitcher in as the pitch count piles up because it seems like the right thing to do. Look at your team's general manager. Every trade has a justification when it is made, but as it plays out the trade is a good one...or not.

See what happens in the ultimately results-oriented world of baseball: Managers get fired and general managers are let go.

Baseball's bottom line is scoring more runs than the opposition in more games than any other team. Managers and general managers have experience and opinions that shape their decision making. The outcome of the games played shows their wisdom...or fallibility. Ultimately, if you look close enough and don't get blinded by the rhetoric, the baseball "marketplace" exposes losing strategies for what they are and offers a true yardstick for judging management success.

Are you "blinded by the B.S." of those who are managers in your organization, or do you look behind the words and judge the actions by the results they produce over time?

Lesson 3: Clubhouse chemistry counts.

The Chicago Cubs traded a home-run hitting legend, Sammy Sosa, in large part because Sosa was disruptive to team

"chemistry," meaning that he brought discord and discomfort to the clubhouse.

Do you have that key employee whose statistics are terrific but who sows discord and discontent in your organization? If so, are you prepared to sacrifice his or her apparent individual contribution for a stronger overall organization?

Lesson 4: Playing for the home run does not necessarily win ballgames.

The home run is relatively rare but very flashy. It excites the crowd and brings attention to the player. Home run hitters having streaks can fill the seats in the ball park.

Are you "blinded by the B.S." of those who are managers in your organization, or do you look behind the words and judge the actions by the results they produce over time?

Yet, teams can hit many home runs but not win enough games to be ultimately successful. Pitching obviously counts. So do players who get in scoring position by getting on base by walking or by Wee Willie's "hitting 'em where they ain't."

Are you pinning your organization's success on a few flashy employees, or are you creating an organization that day in and day out executes well and defines success as how the team wins or loses based on the contributions of all?

Lesson 5: The best talent is not always who and where you think it is.

Lewis describes the "five tools: the abilities to run, throw, field, hit, and hit with power" that baseball scouts tradition-

ally use to evaluate baseball talent. He shows how one of the best prospects ever, the same Billy Beane who became the A's general manager, had sensational tools as a high school ballplayer and yet failed in the Major Leagues. He describes how the A's dropped traditional scouting methods and instead used Wall Street-type analysis to determine what types of performances in ballgames led to scoring runs and then analyzed every prospect based on past performance and drafted or traded for players accordingly.

As a result, the A's wound up with some players who according to baseball "smarts" were crazy picks. A pitcher with club feet.

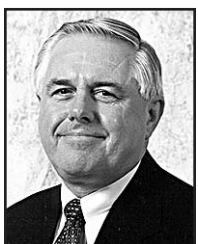
A catcher who blew out his knees and could no longer catch. But these and other players made specific contributions to the team that resulted in great success at low cost.

Are you attracted to employees and partners based on traits that may not result in success? Or are you building the best, most cost-effective team by making hiring or partnering decisions by looking for past success and how the prospective employee or partner contributed to that success?

Lee Crumbaugh, executive director at CM Services, Inc., Glen Ellyn, an association management company, serves as executive director of the American Fence Association. He may be reached at leepublish@aol.com.

Must Illinois face structural deficits?

I bet you thought this was going to be article on the state of buildings in Illinois. Well, you are wrong. This article will discuss a growing financial threat—the long-term, continuing budget crisis outlook for Illinois.



A Business Perspective

Mike Skarr

The Center on Budget and Policy Priorities recently released a report comparing the states' risk of structural deficits. While Illinois fell in the middle of the "risk" profile, the raging debate on how to patch the leaking Illinois budget flat tire continues.

Perhaps we need to ask a more serious question. Are we going to have on-going "budget shortfall" discussions each and every year and continue to treat the budget symptoms rather than the disease?

Many factors have been imbedded into the Illinois budget that will continue to significantly drive up the ballooning cost of state government—Medicare, public education funding, including the rising numbers and spending for students with special needs, to name just a couple.

As State Representative Jim Meyer recently highlighted, "Medicaid alone now covers one out of every seven Illinoisans. It covers costs for two out of every three births as well as care for two out of every three nursing home residents and one in every three children. The cost to our state budget is \$8.5 billion and rising rapidly."

This doesn't even include the areas of public safety or adequate state pension funding. So, as you can see, the demand and cost for many of these government services will continue unabated by inflation or even the state of the Illinois economy. And this will trigger even more fierce arguments and debates on just what needs to be "politically," much less economically, fixed.

As someone who watches Illinois politics closer than most but still from the sidelines, it seems to me that the time to discuss this very serious issue is not during the last two weeks of an already overbooked and under worked legislative session. Legislative deadlines can create a sense of urgency. They can also create a parochial sense of complacency. Both sides just decide to wait it out. After all, the government taxing and spending meter continues to spin!

If Illinois is ever to really move forward with significant political change on addressing a "structural budget problem," it must occur outside the legislative session itself.

It must be led by a collaborative effort of non-partisan, political leaders that take on the serious heavy lifting of determining what truly needs to be done on both the spending and taxing side.

I truly think the time is right to get the right public and private folks together and tackle an issue that evidently isn't going away any time soon. And there is plenty of blame to go around on both sides of the spending and taxing vested interest groups.

But the reality is, we in Illinois must expect and rise above all of the political noise and do what is in the best interest of the common good. It is not to Illinois' advantage to have a broken, outdated and antiquated system to raise state revenues.

It is also not in Illinois' best interest to ignore the very hard work of tackling long overdue spending priorities and issues. Expanding state government's revenues to meet state government needs isn't, and should not be, the only call to action. Expanding the state tax base must be joined at the hip with legislative spending discipline both short and long term. Pretending to solve the problem in Springfield every spring, even in overtime legislative session, just isn't going to cut it anymore.

Mike Skarr is president of the Naperville Area Chamber of Commerce. Contact him at mskarr@naperville.net.

They Said It

"An MBA is not particularly valuable with no work experience.

An MBA requires that you apply and interpret information.

These are not passive courses. Without question the more experience one has the more enriching an experience it is."

—Sandra Gill, dean of the College of Business, Benedictine University, on the value of an MBA (page 1)

"Not a chance. I've often asked myself, what would I do if I won the lottery?

And my answer is always the same. Exactly what I'm doing now.

I really enjoy what I do."

—Sun Kwok, owner of Integral Corporation in Naperville, as to whether he'd return to working for someone else (page 1)

"We always thought of ourselves as a community bank, but it was true in the past that we focused on the Spanish-speaking population.

But now our customers are 50 percent Hispanic and 50 percent everybody else."

—Carlos Cruz, vice president of public relations for Banco Popular, regarding the bank's move toward becoming a community bank (page 1)

West Suburban Philanthropic Network honors individuals, organizations for philanthropic efforts

Seven men and women and two organizations were recognized recently for their philanthropic efforts by the West Suburban Philanthropic Network (WSPN).

The third annual awards luncheon, held at the Abbington in Glen Ellyn, celebrated the efforts of individuals and organizations who have demonstrated an exceptional commitment to giving back to Chicago's west suburban community.

Individuals recognized at this year's event were:

- Joseph and Bess Kindlon (Wheaton), Philanthropists of the Year;
- Willis Gillett (Naperville), Philanthropic Leadership Award;
- Douglas Mains (West Chicago), Humanitarian of the Year;
- Bonnie Heydorn, The DuPage Community Foundation (Wheaton), Professional Grant Maker of the Year;

- Ken Bartels, Elmhurst College, WSPN Award; and
- James Raymond Kinney III (Naperville), Non-Profit Volunteer of the Year.

In addition, 18 outstanding Volunteers from area not-for-profit organizations were recognized.

Nicor Gas, based in Naperville, received the WSPN's Corporate Philanthropic Award, and the Robert R. McCormick Tribune Foundation of Chicago received the Foundation Philanthropic Award.

"We're really very pleased," said Rob Taylor, chairman of the event. "We received reservations for more than 300 guests, which is a new record for us. I think it's great to see so many people throughout the areas aids taking note of our efforts and wanting to be a part of this event. Their doing so highlights the value our communities place on philanthropy and volunteerism."

Forum gala to recognize outstanding associations

The 2005 Forum Honors Gala will be held June 23 at the Field Museum, celebrating the Chicago-area association professionals and supplier partners.

Highlighting the black-tie event will be the presentation of the Samuel B. Shapiro Award and the Association Forum of Chicagoland's five other honors. It also recognizes the Forum's six Association Workforce Diversity Scholars for 2005-06.

The Forum Honors Gala marks the final event in Association Week, presented by the Forum and LaSalle Bank, June 20-24. This special week offers education at the Forum's Annual Meeting (June 21), recognition during All-Star Day (June 22) and celebration at the Gala (June 23).

The recipients of this year's Forum awards are:

- *Samuel B. Shapiro Award*—Renee S. Schleicher, American Academy of Medical Administrators;
- *Association Professional Award*—Ronald G. Sears, CCIM Institute;
- *John C. Thiel Award*—David Bergman, IPC—Association Connecting Electronics Industries;
- *Supplier Partner Service Award*—Carol Forssander, ABS Graphics, Inc., and Edina Lessack, Meetings & Events USA, LLC;
- *Association Programming Achievement Award*—American Academy of Pediatric Dentistry; and
- *Community Service by an Association Award*—American College of Healthcare Executives



Puerto Rico-based Banco Popular, despite its initial focus on the Hispanic community, is positioning itself as a community bank, wherever it's located. The bank's customers are "50 percent Hispanic and 50 percent everybody else," says the bank's public relations chief. (Photo by Dietrich Wolfram)

Banco Popular

Continued from page 1

Banco Popular has banking operations in six states. Illinois accounts for 17 percent of its business nationwide. California captures 27 percent, while New York has 25 percent. Florida business contributes 16 percent, while Texas and New Jersey provide 8 percent and 7 percent respectively, according to Cruz.

The bank originally aimed at states with the largest Hispanic populations, but ongoing expansion may eventually encompass a wider geographical presence.

The bank recently added 27 branches and \$1.9 billion in assets with its acquisition of California's Quaker City Bankcorp and has finalized the addition of eight branches in south Florida with the acquisition of Kislak National Bank.

With a total asset base in the U.S. of \$16.3 billion, the bank employs 2,400 people in North America. Revenues for the first quarter of this year were \$162.9 million, or 37 percent more than the same period in 2004, according to the bank. It has the 40th largest bank-owned leasing company in America and residents of the Big Apple now know Banco Popular as the official bank of the New York Mets.

Banking services include Popular Leasing USA, Popular Cash Express, Popular Insurance and Equity One (mortgage loans and retail financing).

Fortune magazine earlier this year listed Banco Popular as one of the 100 Best Companies to Work For and Cruz said the bank's employees have contributed mightily to overall growth and success.

Extensive training programs are utilized to keep employees' skills up-to-date and just this year the bank introduced a program that allows employees to plan more flexibility in balancing their lives and jobs.

Quick Facts

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9600 W. Bryn Mawr

Rosemont 60018

www.bancopopular.com

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Banking & Finance

Decade-old ETFs now attracting new investors

By Mark Thomson

Diversify, diversify, diversify.

It's time-tested investment advice doesn't require a degree in finance to offer.

With the rise in popularity of exchange trading funds (ETF), many investors are beginning to find diversifying even easier.

Exchange trading funds are fairly new on the market, but have made a huge leap in shares over the past 10 years.

First introduced in 1993, ETFs have grown from \$424 million in 1994 to \$224 billion today, according to the Investment Company Institute.

However, despite their obvious growth, such funds, many financial advisors claim, are unknown to or unused by a large majority of investors.

ETFs can be compared to both mutual funds and individual stocks. The main difference from a mutual fund is that they can be bought and sold throughout the day, much like an individual stock, rather than only at the end of the day. This way, owners might not miss out on valuable points that were gained during the day's trading.

The difference from an individual stock is that an ETF invests into a group of companies, much like a mutual fund, rather than just one.

They provide the liquidity of stocks but the security of mutual funds through diversification, a combination that has many financial investors trumpeting their benefits.

"Instead of buying a share of GE you are buying an industry segment," said Arthur S. Littlefield, managing director for Financial Strategies & Solutions Group in Naperville. "You are getting more diversification that way."

Dave Nielsen, branch manager of Raymond James Financial Services Inc., in Winfield, has taken so much to the concept that he has considered working with ETFs exclusively.

"I'm thinking about maybe making ETFs the only thing I do," said Nielsen. "They are the new thing and I predict in

the next 10 years they may replace mutual funds in terms of popularity."

Yet despite Nielsen's enthusiasm for ETFs, he still finds that many of his clients have not heard of them.

"A lot of people are not aware of them," said FSG's Littlefield. "I think that people at cocktail parties will talk about an individual stock that they made a killing in, but people don't identify with ETFs. They know about Google, but at \$270 a share you are taking a risk if you just buy Google."

However, if ETFs have not found their way into a general investor's playbook yet, judging by the numbers, it is only a matter of time before they do.

iShares is the world's most extensive catalog of ETFs with 98 different funds from which to choose. It accounted for half of all assets invested in the U.S. ETF category in 2004. Since 2000 iShares funds have surpassed \$100 billion. It took the U.S. mutual fund industry 55 years to hit that milestone.

This may be sign that investors are steering toward this new form of investment funds rather than more traditional options.

Raymond James's Nielsen believes a large portion of this may have to do with the current image of the U.S. mutual funds market. The attraction of ETFs could be that it is a non-managed entity.

"With what the mutual funds industry has gone through in terms of scandal we are seeing a lot of good fund managers leave the business and start their own hedge funds," said Nielsen. "Costs are going to have to come down because it is too expensive to be in mutual funds right now as compared to ETFs."

The "human factor" is another reason Nielsen thinks ETFs will gain wider appeal.

Management was a big hindrance in the mutual fund market, with human error a large factor, he said. With ETFs, he believes that can be taken out of the equation.

In a mutual fund, shareholders acquire taxable capital whenever a fund manager makes changes in the fund. That is not so with ETFs. Owners are only taxed on sales.



"I think that this is for the investor who is in for the buy and hold."

Arthur S. Littlefield, managing director for Financial Strategies & Solutions Group in Naperville



"I'm thinking about maybe making ETFs the only thing I do. They are the new thing and I predict in the next 10 years they may replace mutual funds in terms of popularity."

Dave Nielsen, branch manager of Raymond James Financial Services Inc., in Winfield

"It is a great way to index a portfolio and you can manage it in a very controlled environment," Nielsen said. "You can diversify. It is less of a cost and you have more flexibility."

Still, financial advisors will not be totally out of the process because there is a commission fee for buying into ETF funds, something that is not consistent with mutual funds.

The commission charges vary, depending on the company, but can run from \$50 to \$90 a purchase. Depending on the number of shares bought, such fees could factor into what kind of return an investor is looking at.

"If you buy a share trading at \$116 with commission you could be paying \$117.50 a share," said Littlefield. "If you are only looking to gain 1 or 2 percent more it doesn't make a lot of sense."

"A lot of people think we may be at the end of a Bull market so you can't take too many chances to make a 15 percent run. Maybe you are looking to only gain 4 percent. If so, then you hate to give up that 1 percent."

However, if shares are purchased in large enough quantities, this scenario would not have much of an effect, as the commission would be spread out over a greater number of shares.

And while it may be a little more conservative than buying stock in just one company, there still is room for risk-takers who can choose to buy into custom ETF portfolios that are dedicated to specific industries like technology or oil. Investors can even invest in specific countries that they can personally choose to add to their portfolio.

"You can bet all of your money on one industry," said Nielsen. "The best performance index over the last three years was the country of Austria. In 2003 you could have bought it at \$7 a share and now it is worth \$22 a share."

As ETFs continue to gain popularity many new investors will be steered in their direction or opened up to the idea. For some, it may be a smart play.

"I think that this is for the investor who is in for the buy and hold," said Littlefield.

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Lender Performance for Fiscal Year 2005

As of 4/30/05

Lender			# of Loans	Total \$	Lender			# of Loans	Total \$
1	CHARTER ONE BANK NATL ASSOC		690	\$22,364,200	26	FIRST MIDWEST BANK		14	\$1,575,000
2	CAPITAL ONE FED. SAVINGS BK		166	\$7,535,000	27	FIRST CHOICE BANK		11	\$5,316,000
3	NATL CITY BK - MIDWEST		159	\$8,770,500	28	CLOVER LEAF BANK		11	\$1,270,700
4	INNOVATIVE BANK		131	\$890,000	29	CITIZENS BANK OF RHODE ISLAND		10	\$323,400
5	JPMORGAN CHASE BANK NATL ASSOC		117	\$12,917,300	30	AMERICAN ENTERPRISE BANK		9	\$6,806,969
6	U.S. BANK NATIONAL ASSOCIATION		93	\$5,831,473	31	NARA BANK		9	\$2,130,000
7	THE FOSTER BANK		39	\$5,993,000	32	STEARNS BK NATL ASSOC		8	\$2,151,600
8	HARRIS TRUST AND SAVINGS BANK		35	\$3,796,800	33	CITIBANK, FEDERAL SAVINGS BANK		8	\$850,000
9	AMCORE BANK NATL ASSOC		34	\$10,941,000	34	HOME ST. BANK/NATL ASSOC		7	\$467,000
10	FIFTH THIRD BANK		33	\$17,202,000	35	LIBERTYVILLE BK & TR CO		6	\$1,100,000
11	BANCO POPULAR NORTH AMERICA		31	\$9,908,100	36	PEOPLES NATL BK - MCLEANSBORO		6	\$840,000
12	CIT SMALL BUS. LENDING CORP		26	\$9,781,400	37	ILLINOIS NATIONAL BANK		6	\$597,800
13	WELLS FARGO BANK NATL ASSOC		26	\$2,249,100	38	TEMECULA VALLEY BANK NATL ASSO		5	\$4,712,500
14	LASALLE BK NATL ASSOC		24	\$6,920,000	39	WACHOVIA SBA LENDING, INC.		5	\$3,778,000
15	FIRST AMERICAN BANK		24	\$3,333,600	40	ALPINE BANK OF ILLINOIS		5	\$2,461,000
16	BANK - AMERICA NATL ASSOC		23	\$824,000	41	COSMOPOLITAN BANK AND TRUST		5	\$637,650
17	COMERICA BANK		22	\$9,444,800	42	FIRST BANK		5	\$508,340
18	GREATER CHICAGO BANK		21	\$2,944,000	43	OLD NATIONAL BANK		5	\$299,000
19	BUSINESS LOAN CENTER, LLC		20	\$3,536,000	44	MARINE BANK, SPRINGFIELD		5	\$241,000
20	CENTER BANK		19	\$2,270,000	45	BUSEY BANK		4	\$1,437,000
21	ASSOCIATED BANK NATL ASSOC		17	\$5,189,000	46	UNITED COMMUNITY BANK OF LISLE		4	\$960,000
22	SHOREBANK		16	\$4,410,000	47	EFS BANK		4	\$353,000
23	UNION NATIONAL BANK		15	\$3,107,800	48	NORTHWEST BANK & TRUST COMPANY		4	\$300,000
24	UNION PLANTERS BANK NATL ASSOC		15	\$1,352,500	49	COMMERCE BANK NATL ASSOC		4	\$77,000
25	HEARTLAND BK & TR CO		15	\$1,104,000	50	CHICAGO COMMUNITY BANK		3	\$2,910,000

Source: U.S. Small Business Administration, Illinois District Office

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As of 5/23/05

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Chicago 60625
John Schellinger, Vice President
773-267-7300/ 267-9405

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502 Seventh St.
Rockford 61110-0037
Kristin King, SBA Product Manager
815-961-27922/451-1147

American Chartered Bank

1199 E. Higgins Road
Schaumburg 60173
John Mangan, Sen. Vice President
847-540-5210/540-8609

American Enterprise Bank

275 S. Roselle
Schaumburg 60193
Jeffrey Scott, Senior Vice President
847-923-6995/524-4378

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Centurion Bank

4315 S. 2700 West, MC 02-01-95
Salt Lake City, Utah 84184
Steven Weller
801-945-6571/866-305-2042

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National Association

612 N. Main St.
Rockford 61103-6921
Kevin Schardt
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Chicago 60639
Eva Aquino, Vice President
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630-972-4249/972-4244

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Champaign 61824
Wes Curtis, Senior Vice President
217-351-2759/351-2771

Bank of America, N.A.

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Chicago 60611
Creedence Gonzalez, Vice President
312-274-9481/274-9484

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Charleston 61920
Don Mapes, Vice President
217-348-8131/348-8210

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Springfield 62707
Rob Robinson, Vice President
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Springfield 62701
Mark Vance, Vice President
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Susan Streich

Central Illinois Bank

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Springfield 62701
David Bates, Assistant Vice President
217-747-0222/747-0225

Charter One Bank

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Hinsdale 60521
John E. Czyzycki, Division Manager
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Katherine A. Hunter, Vice President
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Cosmopolitan Bank

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Chicago 60610-3287
Antonio Guillen, Vice President
312-335-4553/335-4512

First American Bank

261 S. Western Ave.
Carpentersville 60110
Arron Smith, AVP
847-586-2226

Fifth Third Bank

1701 Golf Road
Rolling Meadows 60008
Mark Scheffers, Senior VP
847-871-6064/871-6061

First Bank of Illinois

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O'Fallon 62269
Patrick Higgins
314-692-6310/567-7341

First Choice Bank

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Geneva 60134
Catherine S. Magnuson
630-845-7834/845-5160

First Mid-Illinois Bank & Trust

1515 Charleston Ave.
Mattoon 61938
Robert Weber, Vice President
217-234-7454/258-0426

First National Bank of Danville

P.O. Box 1010
Danville 61834-1010
Jeffery L. Fauver, Vice President
217-442-0362/554-1335

First National Bank of Grant Park

119 N. Main St.
Grant Park 60940
Kenneth Scott
815-465-2161/465-6245

First National Bank of Mullberry Grove

1300 U. S. Highway 40
Greenville 62246
Preston Smith, President
618-664-0300/664-0331

First Western SBLC, Inc.,

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Dallas, Texas 75252
Mary Brownmiller
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Chicago 60625
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Oak Brook 60523
Maureen Prochenski, Senior Vice President
630-928-1944/954-6441

National City Bank
170 N. Ottawa St.
Joliet 60431
Kim Hopkins, Vice President
Jim Miller, Vice President
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217-363-4052/363-4065

New Century Bank
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Chicago 60610
Dan Palmer, Assistant Vice President
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Carbondale 62901
Greg Ingram, Vice President
618-457-3381/529-7574

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Danville 61834
Dean Murphy, Vice President
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Good sales predicated on prospect's good credit

By Tom Marran

How does your company grow to the next level? It begins by making good sales. And to make a good sale, you actually have to collect the money you are owed.



Tom Marran, of Prairie Business Credit, Inc. in Naperville, specializes in providing working capital to committed smaller and start-up businesses through accounts receivable financing. He can be reached at tmarran@prairiebiz.com or at 630-717-1155.

The process of determining whether the sale you plan to make is likely to be good or not starts with obtaining credit information about the prospect. Credit information represents various pieces of data that together paint a financial picture of the prospect's past which can be used to predict future performance. Never forget the golden rule of credit: "One will do what one has done." So before you make that next big sale, try to obtain and evaluate at least two of the following three pieces of credit information.

Third Party Credit Reports

Dun & Bradstreet, Experian and Equifax are just a few of the organizations that sell business credit information. Basic credit reports from these companies can cost between \$5 and \$20 and include information on your prospect such as years in business, number of employees, and a

summary of liens/lawsuits/judgments. More extensive reports, which can reach above the \$30 mark, may contain information on the prospect like financial statements, payment trends, and a credit risk score. Yet, \$30 is relatively inexpensive when compared to making a \$1,000 bad sale.

Problem: You don't have the foggiest idea of how to interpret the business reports.

Solution: The credit reporting agencies are quite willing to help you digest their information and give you a good idea of how to read the report. If you still have questions, you can always ask your accountant or banker for assistance in reading the data. A particularly useful feature to look for in these reports is a comparison tool that will contrast your prospect against the mean in their industry.

For example, Experian reports that the prospect has paid their vendors in an average of 55 days. Experian will contrast that experience with the industry average of 46.5 days. Consequently, you now have a material fact that you can build on to probe into the prospect's payment history when they call back to find out whether you granted the sale. Recognize that it will take time to determine which report fits you and your industry best.

Bank & Trade (B&T) References

B&T references are a standard practice in business to business commerce. The basic B&T reference sheet asks your prospect to provide you information on their bank and three of their vendors, also called trade creditors (sample forms can be found at <http://www.prairiebiz.com/creditapp.pdf>). Once the prospect completes the credit application, you then use that information to contact their trade creditors.

Common information you will be looking for from a bank would be, average aggregate balance in the prospect's checking account, size of loan and whether or not it is secured, usage on the loan, and whether or not there have been any NSF checks in the prospect's account. The other trade creditors will typically provide you with the terms they have granted to the prospect, including how many days the prospect takes to pay, current credit limit, and the highest amount they have had outstanding to the prospect.

Problem: How can I trust the information the prospect provides?

Solution: Take everything with a grain of salt. It is safe to assume that the prospect will provide you with their three best references. Always carefully review the references for inconsistencies. For example, assume that your prospect is a one-man shop and has been in business for two years. Yet, one of the three trade references reports that they have given the prospect a \$1,000,000 credit limit. This would be an inconsistency and would require further review. There are an infinite number of suspicious scenarios but always use your best judgment and ask yourself "Does this make sense?" If you can't answer yes, you should probably consider making the sale on a cash basis until the prospect proves worthy of open credit.

Financial Statements

Balance sheets, income statements and cash flow statements all contain valuable snapshots as to the prospect's ability to generate cash. Important financial ratios can be derived from the financial information and then compared to other companies in the same industry. Interpreting financial

If something seems odd or too good to be true, then ask the prospect for clarification.

statements can be a daunting task, but this useful site designed by the Securities and Exchange Commission will help you start to understand their importance and provide some tips on how to interpret their data: <http://www.sec.gov/investor/pubs/begfstmtguide.htm>.

Problem: You don't feel comfortable asking for financial statements or you feel that your customers will refuse.

Solution: Ask anyway. Let the customer know that you will base your credit decision on the information they provide. If they refuse, offer to sign a non-disclosure or confidentiality agreement which says that you will not share their information with anyone. If they say yes, you have a valuable tool that will help you judge whether or not the prospect has the capacity to pay you for your goods/services.

As tempting as every order is, it's more damaging to your company to make a bad sale than to turn it down. The preventive measure to bad sales is good credit information. Credit information may not give you all the answers, but if you look hard enough, it will provide clues as to how the prospect will pay.

Never substitute credit information for your own smell test. If something seems odd or too good to be true, then ask the prospect for clarification. Continue to ask questions until you are confident that you will get paid.

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A "Buffett" table of advice for investors

Six weeks ago I wrote that many investors are more lemming-like than actual lemmings and that independent thinkers, like Warren Buffett, are often held up as financial wizards.



Bulls & Bears

David Sheaff Gilreath

Four weeks ago, in Omaha, thousands of people, shareholders, reporters and worshipers of capitalism attended the Berkshire Hathaway annual meeting's question and answer time with Warren and his right-hand man, Charlie Munger.

Each year there are a few nuggets of wisdom in the answers the old capitalist codgers give.

Here are a few of them from this year's annual Q&A:

On how to be a successful investor—

Warren: "Successful investing requires a quality of temperament, not a high IQ. You need an IQ of 125, tops—anything more than that is wasted. But you need a certain temperament, and must be able to think for yourself."

On the pressure corporate managements face to hit quarterly earnings targets—

Charlie: "It's bad when headquarters says that earnings must go up regularly. That's not the kissing cousin of evil—it's the blood brother of evil. In business, earnings don't always go up regularly."

Warren: "Companies tell people to do bad things all the time via their compensation schemes. It's a bad idea to have making quarterly numbers as an incentive. I don't know what our quarterly results will be."

On their strategy if the markets continue to fall—

Warren: "We'll be buying as prices drop. I am always looking to buy stocks, just as I buy groceries each week. I prefer lower grocery prices. We spend no time trying to forecast what the market will do. We don't know which way it's headed. We do know sometimes we are getting great value for our money."

On investing in the U.S.—

Warren: "There is always a list of reasons why the country will have problems. I'm a big bull on this country. It's the most remarkable success story in the history of the world. There were 4 million people in the U.S. in 1790, who were no smarter than the people in Europe or China, both of which had far larger populations."

On stocks, bonds, gold, and real estate—

Warren: "Gold is just about the last thing we would want to own. In 1900 gold was \$20 an ounce and has since risen to \$400, and the owner has to pay to store and insure it. The Dow Jones Industrials, by comparison, was at 60 or so in 1900 and now is around 10,000 and has paid dividends along the way. Gold is not a good store of value."

"Successful investing requires a quality of temperament, not a high IQ...you need a certain temperament, and must be able to think for yourself."

Warren Buffett

Charlie: "Right now many real estate properties have bubble-type valuations. All of my rich friends have been selling their worst properties at high prices. REITs are unattractive. Property valuations are high and REITs trade at a premium to them."

Warren: "If people have the choice of owning just bonds yielding 4.5 percent or owning equities for the next 20 years, they should own equities. But if people think they can earn double digit returns, they are kidding themselves."

David Sheaff Gilreath, CFP, is with Sheaff Brock Investment Advisors, LLC, a money management firm specializing in separate account management throughout the Midwest. Views expressed are his own. He can be reached at daveg@sheaffbrock.com or at 317-705-5700.

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Turn excess equipment and inventory into cash with eBay

By Reid Carlberg

If you have extra equipment or inventory lying around your office, you should consider selling it on eBay. eBay can help you convert almost anything into cash, quickly and easily.

Here are the basics of eBay sales and how to sell like the pros.



Reid Carlberg has been trading on eBay since 1999. His company, Five Sticks, is a registered Trading Assistant and operates the eBay drop off/pick up service North AvenueAuction.com. You can reach him at reid@fivesticks.com.

Selling on eBay is designed to be easy—and it is. There are several distinct steps to completing a sale. Your goal for each is to maximize the appeal of your product so you get the largest audience possible.

The first question you should think about is price. eBay is an auction site where people start low and go high. The advantage of starting low is that everyone loves a bargain. The risk is that your item might also end low. Part of selling on eBay is learning about what the market for your item really is. Before you list, use the advanced search feature to see completed auctions for similar items. If you see mostly green final prices with lots of bids, you can start with a low price (less than \$1) and be confident of a fair final price.

Next you'll need several clear and accurate pictures. You should take pictures of each side of the item you want to sell, close ups of important details and pictures that clearly show any defects. Buyers must see and understand exactly what you're selling. If they can't, you won't get the price you hope for.

Now you're ready to write the listing. Include detail—lots of detail. Since buyers won't be able to inspect the item, you'll need to describe it clearly enough that they know what they're getting. Include size, technical specifications, unique features and even defects in your listing.

Since buyers won't be able to inspect the item, you'll need to describe it clearly enough that they know what they're getting.

Tips for successful eBay operations

Successful selling on eBay is all about getting the details right. If you've decided to handle it on your own, there are several things you should consider prior to starting.

You must first decide who will handle your eBay items. If you have an experienced eBay user on staff, they're a good place to start. If you're inexperienced and going it alone, it's a good idea to start small—get your feet wet prior to jumping all the way in. Buy or sell a couple of small things to see how it works. These transactions will help you get a positive rating which will help you when selling.

Decide in advance what forms of payment you'll accept. It's very common among eBay sellers to accept at least PayPal and money orders—this makes the sales process fairly safe. If you want to accept PayPal, you'll need a PayPal account. Checks and credit cards are also valid options but may expose you to a greater risk of fraud.

You should also decide ahead of time what shipping options you'll offer. eBay helps you work with UPS and the U.S. Postal Service, but you're free to use whoever you like. Regardless of carrier, your shipment must be traceable. Think also about what handling charge is fair. Preparing an item for shipment can be time consuming, and boxes and padding are often more expensive than you expect.

Finally, set aside enough time to get the job done right. Creating a listing with eBay's tools can take anywhere from a few minutes to over an hour depending on what you're selling, how long it takes to research and the listing options you select. Make sure you have enough time to answer buyers' questions and remember that you'll get quite a few on the last day of the auction.

You may decide you'd rather have someone handle your eBay sales for you. eBay's Trading Assistant program is a great way to find a reliable service provider.

Trading assistants handle your sales for a commission—you give them whatever it is you want to sell and they send you a check when the sale is complete. Trading assistants come in all flavors—individuals, drop off store franchisees and independent organizations. Some trading assistants specialize, but many are generalists who can help you sell just about anything.

Selling costs vary significantly. According to eBay, the average is about 25 percent of the final selling price. Some assistants charge in tiers—a greater percentage for lower priced items, a smaller percentage for the more expensive—and some charge a flat rate. Most have a minimum per item charge. Assistants also may or may not cover the eBay imposed selling fees.

Like any vendor, you should find out the details about your Trading Assistant prior to having them sell something for you. Start with their eBay rating. A lower rating means less experience. If they have negative feedback, you should ask about it. Finally, you should know how long it usually takes for them to send out your proceeds. Typical cycle time from drop off to putting a check in the mail is often three to four weeks.

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Self-employed

Continued from page 1

However, the unsteady economic climate has also been a factor in the increasing numbers, as corporate America has done its best to cut back on costs and expenditures, eliminating many jobs in the process.

With a lot of skilled workers unemployed, organizations such as the National Association for the Self Employed (NASE) have experienced large increases in membership over the past few years.

"We have had significant growth from 2000 to 2003," said Kristie Darien, executive director of NASE. "We saw an increase of 30,000 members. We contribute it a lot to the current economy."

This is reflected on the local scale as well, as David Gay, director of the Small Business Development Center at the College of DuPage, came across similar situations recently.

"We have had a large volume of people coming to us in recent years," said Gay. "Self-employment tends to rise when the economy sours. We received a lot of general inquiries from people contemplating going into business for themselves."

It may be possible that a poor economy finds more people out of work and lends to higher self-employment, but over the past decade other reasons have contributed to it as well.

"The last three to four years you could point to the business cycle, but the unemployment rate did not get historically that high," said Brian Headd of the Office of Advocacy for the SBA. "Just using that as a guide misses the story."

Because the economy of scale has changed so much over the last decade, large corporations are no longer needed to supply jobs in the technology industry, said Headd.

Many IT companies start up in a spare bedroom as home Internet connection has the same quality most businesses do today. Also, state-of-the-art equipment can be bought at a fraction of the cost of the same items 10 or 15 years ago.

"You can't rule out women either," said Head. "They have entered the workforce."

The SBA reports that as of 2003, 3,839 women were self-employed, the highest number recorded throughout its study.

"A lot of it has to do with flexibility," said NASE's Darien. "A lot of women have children but still want to work. Many are finding that they can do it from home."

Whether or not corporations will allow telecommuting to occur often in the future will have a significant impact on self-employment as well, said Darien.

If companies are willing to offer the flexibility that so many self-employed people experience, it is possible that some of them will be lured back to the private sector.

"Companies will have to adapt to conveniences in the workplace," Darien said. "A lot of legislation is being discussed right now regarding telecommuting. How that catches on will determine a lot."

Of course there is the aspect that many perceive it as the American Dream to "be your own boss" and perhaps as the marketplace becomes more open to it, self-employment will continue to rise.

"Seventy-five percent of Americans at their core would love to be self-employed," said Joseph Marchioretto, a consultant with the Entrepreneur's Source. "That's a big reason some take the jump."

Sun Kwok, owner of Integral Corporation in Naperville, claims he became an "accidental entrepreneur," but nevertheless, he started out on his own because he felt unsatisfied and underutilized in the corporate world.

After many years of being self-employed, Kwok has moved Integral from

a one-man operation in a spare bedroom to a successful employer.

Kwok adds that he would never go back to the corporate climate.

"Not a chance," said Kwok. "I've often asked myself, what would I do if I won the lottery? And my answer is always the same. Exactly what I'm doing now. I really enjoy what I do."

Money certainly has something to do with it when it comes to entrepreneurship. The Federal Reserve's 2001 Study of Consumer Finances reports that the average household net worth of an employee was \$225,000 and that of the average self-employed person was \$1.3 million.

But monetary issues aside, Kwok looks to other important aspects of being self-employed that can often be just as enticing.

"(I like) being firmly in control of my own destiny," said Kwok. "The actions I take directly affect my path in life and business. I am solely responsible for my success or failure. While this may seem scary, no one person in the corporate hierarchy above me has the power to fire me. Many, many clients would have to fire me before I am out of a job."

Kwok was rather young when he embarked on his business venture, but recently the trend has been for older, more experienced workers to set out on their own, which accounts for a large portion of the boost of self-employment numbers.

"A lot of people give 40 years to a company and then ask, 'What's stopping me from going out there?'" said Marchioretto.

NASE's Darien agrees that the retirement age may not be cemented at 65 anymore; many older workers will take their skills and pursue their own businesses.

"With Social Security a concern many baby boomers will continue to work," said Darien. "Many of them will take retirement and then start their own business. You don't hit 65 and retire anymore."

Self-Employment by Owner

(in thousands)

Demographic	1979	2000	2003
Total	7,724	11,460	12,176
Women	1,741	3,592	3,839
Men	5,982	7,868	8,336
Asian	NA	466	590
African-American	297	697	710
Latino	241	732	1,032
White	7,066	9,510	9,658

Source: SBA Office of Advocacy

However, if the economy can be used as a gauge for the self-employment market, the future may hold a reversal of recent trends.

Already in 2005, many industry experts are beginning to see numbers tail off and interest die down.

"The trend we have seen is a reduced number of people for '05," said SBDC's Gay. "Less people are seeking counseling and we have had to cancel a quite a few informational seminars."

NASE has experienced a slowdown as well. While its membership has not declined, it has not experienced the growth it did from 2000 to 2003.

Many will admit that the road of self-employment is not an easy one to take.

According to the SBA's Headd, if a self-employed person starts off as an employer, he has a 50/50 chance of making it four to five years. As a sole proprietor, his chances are less.

"One of the most important things a new entrepreneur has to do is to get his or her company to reach critical mass," said Kwok. "It is at this point that the rate at which you bring in new business exceeds the rate that you are losing business. If you don't hit this point before your starting resources run out, your business will not survive."



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MBA

Continued from page 1

"Someone with an MBA versus someone else without one shows that the person with the MBA is proactive and is interested in advancing his or her career," Hamer said.

Jon Vacko, an analyst for Calamos Investments in Naperville, who obtained his MBA in 1999 from the University of Chicago, agrees.

"I don't think an MBA will ensure a job," Vacko said. "You still need to show the skills. But all things being equal, the person with the MBA might have a bit of an edge because it shows the additional effort you made."

Sandra L. Gill, dean of the College of Business at Benedictine University, believes an MBA is almost a prerequisite in today's business climate.

"An MBA is an essential degree in many settings," Gill said. "An MBA prepares a general manager for qualitative and quantitative aspects of business, as well as leadership issues."

"Even in an entrepreneur situation, or a small, family-owned company, the founding person can take it only so far," she added. "Founding experience is brilliant, but to take the company to growth requires more knowledge."

Michael Nordbye, founder of Proven Strategies, a management consulting firm in Lisle, found that to be true. Nordbye received his MBA in 2005 from Benedictine University.

"I received my undergraduate degree in the 1980s, and I did consulting work in the training industry," said Nordbye, who is in his mid-40s. "I went for a Master of Organization and Development degree and realized it would not be all that much more to finish the MBA program."

"When you are training yourself, as I was for a number of years, there is so much information to get through to get to the things that apply to your situation. With the MBA, everything I learned I could apply to the businesses I work with."

Nordbye was so pleased with his graduate work at Benedictine that he changed his company's name because of it.

"The company was called LTS, which stood for Learn To Succeed," said Nordbye of the firm that started operations in 1997. "After going through the program at Benedictine, I realized that many things directly related to business. They were literally 'proven strategies,' so I changed my company name."

But moving a company ahead is not the only reason that people pursue an MBA.

"Most applicants want an MBA to advance their career, change their career direction or get a foot in the door," Gill said.

Changing the direction of his career is what prompted Vacko to pursue an MBA.

"I was working for about four years before I went back to get my MBA," said Vacko, who is 34 years of age. "I was working at the Federal Reserve in Chicago as a bank examiner. I wanted to get into investment management. The path was not as clear from bank examiner to mutual funds. The MBA opened up more opportunities and helped in terms of what I was doing."

Returning to school after being in the workforce for a period of time is critical in terms of what people get out of their MBA experience.

"The more experience you have, the more you will get out of an MBA," Hamer said. "If you are working, it gives you something to hang the school work on."

Sharon Borowicz, chair of Benedictine's MBA department, agrees.

"People who return to pursue an MBA find that it helps to understand the material better and it gives them a place to network with others," she said.

Ellen McMahon, an associate professor in the College of Management and Business of National-Louis University, shares a similar view.

"I think that students who go straight through (after undergraduate school) have a disadvantage," McMahon said. "They do not have the work experience, so the application of learning is more difficult."

Gill is even more adamant.

"An MBA is not particularly valuable with no work experience," Gill said. "An MBA requires that you apply and interpret information. These are not passive courses. Without question the more experience one has the more enriching an experience it is."

"The more experience you have, the more you will get out of an MBA,"

Lawrence Hamer, associate dean of marketing for the College of Commerce at DePaul University

Educators also agree on their assessment of companies using an MBA as a screening tool.

"If two people were up for the same job, for an inexperienced hiring manager, the MBA would make a difference because it is a known quantity," McMahon said. "But an experienced hiring manager would look beyond the MBA at their presentation skills and other factors. So it could be a screening tool."

Borowicz agrees. "Human resources people often use technology to scan resumes seeking key words," she said. "If 'MBA' is not on the resume, that person may not get in the door. That might seem a bit unfair, but running a career or business is a competition. You have to meet certain level requirements."

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For the Record

The Business Ledger obtains information for this section from a variety of public and private sources. It is not all-inclusive but attempts to record companies and sole proprietorships which provide business-to-business services. Because of processing time in the filing of reports, some data may have been superseded by information not yet available.

Information for DuPage and Kane County listings has been gathered and compiled by Record Information Services, Inc., from public record sources as of May 10, 2005 and represents only a portion of the total record. For more information, call 630-557-1000.

Information for the northwest Cook County listings in this section has been compiled by Law Bulletin Publishing Company. For more information, call Jill Reeve at 815-941-9057.

DuPage County

Licenses

- American Communications, 636 Westridge Drive, Aurora 60504. Therese Knight, Telecommunications
- APB Construction, 1444 Carriage Lane 1, Westmont 60559. Audrius & Paulius Balciunas
- Befni Co., 1815 Denison Road, Naperville 60565. Wanli Xu, Personal Care Products
- Comfort From Home At Home Daycare, 1383 Rennet Drive, Naperville 60565. Deanna Hilburger, At Home Daycare
- A & P Greasetrapper, 800 Elmwood, West Chicago 60185. Patrick Sliger, Grease Hauling
- A1 Pros, 2859 Garden Drive, Lisle 60532. Timothy & Mary Blythe, Consulting
- Abacus Computer Services, 1109 S. Edson Ave., Lombard 60148, Jerry Schliephake, Computer Repair, Service and Sales
- Accountability Partners, 2541 Sutton Lane, Aurora 60504. James Samples, Jr., General Consulting
- Aya Electric, 424 W. Washington St., West Chicago 60185. Alexandre Drozdov, Electrical Contractor

- Chicago Realtor Directory, 437 Aspen Court, Naperville 60540. Edward Wilke, Internet Advertising
- Chocolate River Candies, 26W381 Parkway Drive, Winfield 60190. Benjamin Neumann, Candy Making
- Christensen Technology Group, 5363 Driftwood Court, Lisle 60532. Edward & Lauren Christensen, Information Technology Consulting
- A & A Tire Repair, 149 Wood St., West Chicago 60185. Adolfo Guterrez, Tire Repair
- AK Mulch & Firewood, 335 E. Madison, Elmhurst 60126. Cameron Kruse
- Angels Carpet & Tile, 585 S. Wisconsin, Addison 60101. Mireya Herrera
- ASQ4 Solutions, 1219 N. Aspen Way, Addison 60101. Robert Kepka, Computer Consulting
- Anarosa Guitars, 710 W. Georgian Court, Addison 60101. Paul Rodriguez, Importing, Distribution, Marketing Guitars
- Apex Realty Investments, 6437 Blodgett Court, Downers Grove 60516. Khushpal Sodhi, Real Estate

Incorporations

- Crescent Lake Realty Inc., 1373 W. Braymore Circle, Naperville 60564. Richard Ayers
- Abrasives Inc., 832 Fairview Ave., Elmhurst 60126. Danje Nikolic
- Casemod Inc., 1415 W. 22nd St Tower Fl, Oak Brook 60523, Corporate Filing Solutions Inc.
- Youthful Expressions, 1615 S. Norbery, Lombard 60148. Michael Fragen
- Health Endeavors SC, 1615 S. Norbery, Lombard 60148. Michael Fragen
- Harolds Electric & Maintenance Inc., 1405 Culpepper Drive, Naperville 60540. Donna Watts
- Can't Retire Yet Inc., 325 Greenfield Ave., Glen Ellyn 60137. John Kasten
- Jumpcut Pictures Inc., 32101 Sequoia Drive, Glen Ellyn 60137. Edward Cilley
- Demo Enterprises, 3051 Oak Grove Drive, Suite 220, Downers Grove 60515. Dennis Walker
- Carman Design Inc., 1515 Huntleigh Drive, Wheaton 60187. Philip Carman

- Brite Line Inc., 125 S. Bloomingdale Road Suite 11, Bloomingdale 60108. John Keller
- Elmhurst Dermatology PC, 568 Spring Road, Suite B, Elmhurst 60126. E. Paul Lanphier
- West Marketing Inc., 1607 E. Taft Ave., 1W, Wheaton 60187. Andrew Carter
- The Committee For Humanitarian Intervention, 611 Enterprise Drive, Oak Brook 60523. Richard Cooper
- Illustrated Maps Inc., 475 Whittier Ave., Glen Ellyn 60137. David Ervin
- Industrial Cleaning Systems, Inc, 577 Pennsylvania Ave., Suite 204, Glen Ellyn 60137. Timothy Coffey
- Mayslake Nature Study & Photography Club, 420 Deepwood Court, Naperville 60540. Gary Saunders
- Uzuirkel Corp., 184 Shuman Blvd., Suite 250, Naperville 60563. William Wentz

Bankruptcies

- D K Designs Inc., Petals Plus, 335 E. Alden Drive, Addison 60101. Chapter 7
- Nitro Trucking Inc., 21W060 Winthrop Ave., Lombard 60148. Chapter 7.
- Advanced Technology Concepts Ltd., 3 Willow Bridge Way, Bloomingdale 60108. Chapter 7
- Direct Express Inc., 1600 Glenlake Ave., Itasca 60143. Chapter 7.
- Original IFPC Shareholders Inc., 201 E. Army Trail Road, Bloomingdale 60108. Chapter 7
- Inside Out, Wellhausen Landscape Co Inc., 61 W. St. Charles Road, Carol Stream 60188. Chapter 7
- Aardvark Construction Inc, Carpentry Construction, 220 N. Washington St., Naperville 60540. Chapter 7
- Broenstone Development, Brownstone Development, 1256 Townes Circle, Aurora 60504. Chapter 7
- Weight Intervention & Surgical, Wish Holding LLC, 2801 Finley Road, Downers Grove 60515. Chapter 11
- F K A Weight Intervention & Surgical, Wish Center, 2801 Finley Road, Downers Grove 60515. Chapter 11
- Wish Products LLC, 2801 Finley Road, Downers Grove 60515. Chapter 11
- Midwest Trauma LLC, 2801 Finley Road, Downers Grove 60515. Chapter 11
- Midwest Surgical LLC, 2801 Finley Road, Downers Grove 60515 Chapter 11
- Midwest Surgical Real Estate, 2801 Finley Road, Downers Grove 60515. Chapter 11

Federal Tax Liens

- Tassos Ents LLC, 17W220 22nd St., Suite 505, Oak Brook Terrace 60181. \$25,021
- Kim & Ted Inc., 1113 Mare Barn Lane, Addison 60101. \$6,208
- Micro III, 1070 N. Garfield St., Lombard 60148. \$15,741
- Family Comfort Heating Inc., 305 S. Westmore, Lombard 60148. \$13,784
- Wheatland Custom Homes, 396 Sunnyside, Elmhurst 60126. \$21,698
- American Commercial Equipment, 380 Balm Court, Wood Dale 60191. \$11,797
- Bo Berg Communication Inc., 601 E. Country Club Drive, Bensenville 60106. \$12,273
- Paolettis Cleaners Corp., 213 S. Main St., Wheaton 60187. \$7,048

- A Active Pawnners, 1566 Bloomingdale Road, Glendale Heights 60139. \$13,202
- Thix Enterprises Inc, 1300 S. Washington, Naperville 60565. \$279,839
- Thix Enterprises Inc., 1300 S. Washington, Naperville 60565. \$4,735
- Elite Carpentry Inc., P.O. Box 88480, Carol Stream 60188. \$20,080
- Tower Electric Supply Inc., 1935 Brandon Court A, Glendale Heights 60139. \$119,295
- DuPage Dental Care Inc., 206 N. Gary Ave., Carol Stream 60188. \$77,651
- Ahmed & Faraz Inc., 1152 N. Main St., Lombard 60148. \$7,561
- Agtech Industries Inc., 105 E. 1st St., Hinsdale 60521. \$43,495
- Argavest In.c, 6813 Hobson Valley Drive 105, Woodridge 60517. \$30,411
- Tremont Building Services Inc., 729 Fullerton Ave., Addison 60101. \$15,665

Judgments

- The plaintiff, or filer of the complaint, is listed first; the defendant, or subject of the complaint, is listed second.
- Marshall Invests Corp. vs. Meridian Towers Development, 111 Monument Circle 312, Indianapolis 46204. J: \$7,545,586
 - Arthur J Rogers & Co., vs. Dan Development Ltd., 10 E. 22nd St., Lombard 60148. J: \$392,275
 - JMS Concrete Construction vs. Gagliano Builders, 406 E. Irving Park Road, Wood Dale 60191. J: \$22,968
 - Puritan Financial Co. vs. Secure Sealants Inc., 8730 W 47th St., Lyons 60534. J: \$95,306
 - Fifth Third Bank vs. Hollander Distribution System, 7800 W. 71st St, Bridgeview 60455. J: \$0
 - Nicor Gas Co. vs. Wheaton Trenching Inc., 1306 Pierson Drive, Batavia 60510. J: \$1,040
 - Nicor Gas Co. vs. Harry W. Kuhn Construction Co., 28W651 North Ave., West Chicago 60185. J: \$1,351
 - Nicor Gas Co. vs. Harry Kuhn Construction Co, 28W651 North Ave, West Chicago 60185. J: \$780
 - Global Packaging Products Inc. vs. West Chicago Farmers Market Inc., 59 Main St., West Chicago 60185. J: \$7,726

Fox Valley

Licenses

- Bitpatterns, 2707 Chatham Court, Geneva 60134. Charles King, Computer, Printer, Accessories, Sales
- CCS Painting & Decorating, 2774 E. Main St., Apt 130, St. Charles 60174. David Vikse, Painting, Papering, Decorating, Supplies
- Suburban Snow, 13N312 US Route 20, Hampshire 60140. Highway & Road Construction, Maintenance
- Tim Lefley Import Specialist, 143 Joy St., Sugar Grove 60554. Timothy Lefley, Import Export
- Action Towing & 24 Hour Recovery, 123 N. Jefferson St., Batavia 60510. Christopher Stepnoski, Trucking and Hauling
- Arreolas Roofing, 543 Ashland Ave., Aurora 60505. Agustin Arreola, Construction, General

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For the Record

- **Big Timber Builders**, 39W485 Big Timber Road, Elgin 60123. Richard Podzimek, Construction, Remodel, Restore
- **Carrillos Fences**, 606 Westwind Drive, Carpentersville 60110. Pablo Aguilar, Construction, General
- **A Wheel**, 940 Logan Ave., Elgin 60120. Budimir Ilievski, Entertainment
- **Eckler Medical Training**, 251 Copper Mountain Drive, Gilbert 60136. Michael Eckler, Medical, Dental, Vision, Chiropractic
- **Elgin Wireless**, 119 W. Chicago, Elgin 60123. Paul Berman, Marketing, Sales, Advertising
- **Firewood Treasures**, 556 Spruce St., Aurora 60506. John Wilton, Carpentry, Wood, Products
- **Fox Valley Relocation Specialists**, 1765 Hampton Course, St. Charles 60174, Janet Hosler, Real Estate Agency
- **Richard T Lyon DC**, 1750 E. Main St, St Charles 60174, Richard Lyon, Medical, Dental, Vision, Chiropractic
- **All Phase Construction**, 6N237 Oakwood St., St. Charles 60174. Patrick J. Miccolis, Construction, Remodel, Restore
- **Bakers Window Cleaning & Janitorial Services**, 211 S. Railroad, Montgomery 60538. Todd Baker, Cleaning, Household/Commercial
- **Blue Planet Organic Pet Products**, 6N355 Corron Road, St. Charles 60175. Beverly Kowalski, Resale Stores
- **Buy Direct Bridals**, 2311 Collins St., Batavia 60510. Joyce Hamidani, Wedding, Bridal Shop

Incorporations

- **KCM Properties Inc**, 1001 E. Main, Suite B, St. Charles 60174. John Hoscheit
- **Reason For Season Inc.**, 2902 Lincoln Hwy., St. Charles 60175. Louis Morelli
- **Loess Inc.**, 2S491 Cottonwood Court, Warrenville 60555. Nancy Loess
- **Deliverance Unified Ministries**, 320 E. Chicago St., Apt A, Elgin 60120. Beverly Johnson
- **Nutshell Communications Inc**, 1526 Knotty Pine Drive, Elgin 60123. Eric Schieler
- **JMG Performance Inc.**, 4302 Linda Lane, Cortland 60112. Michael Geringer
- **KMLO Industries Inc.**, 2000 W. Galena Blvd., Suite 305, Addison 60506. Craig Hasenbalg
- **Garden Makers Co.**, 218 N. 5th, Geneva 60134. John Hughes
- **Well Baby Care PC**, 1185 87 Dundee Ave., Suite 2, Elgin 60120. Sharmita Misra
- **Barbican Logistics Inc.**, 7N640 Wagontire Rd, Saint Charles 60175, Tony Noaks
- **Friends In Christ Lutheran Church**, 28 S. Water St., Batavia 60510. Jon Baerman
- **African Amer Christian Ministers Alliance**, 2311 Nantucket Lane, Elgin 60123. Michael McCall
- **Wingate Equine Veterinary Services PC**, 43W255 Bahr Road, Hampshire 60140. J. Margret Rogers
- **Abernethy Construction Inc.**, 740 Cole Drive, South Elgin 60177. Daniel Abernethy
- **Midwest Grading Inc.**, 6N800 McGough Road, Maple Park 60151. Antonio Scarpitti
- **Silverleaf Lawn & Landscaping Inc.**, 1275 Davis Road, Suite 131, Elgin 60123. John Juergensmeyer
- **Nameste Studio Ltd.**, 119 W. Main St., West Dundee 60118. Angelica Gomez
- **Rojo Enterprises**, 421 Cleveland Ave., Batavia 60510. Robert Livingston

Bankruptcies

- **Gold Coast Laser & Lakeview Laser, Vorte Beaute Med Spa Inc**, 2090 Larkin Ave., Elgin 60123. Chapter 7
- **Illusions Leather Shop**, 260 Coventry Court, Elgin 60123 Chapter 7
- **Web Products Inc.**, P.O. Box 102, South Elgin 60177. Chapter 7
- **Bormiex Inc.**, 221 N. Prairie St., Batavia 60510 Chapter 7
- **Keystone Equipment Inc.**, 1520 Gilpen Ave., South Elgin 60177 Chapter 7.

Federal Tax Liens

- **CQS Construction Inc.**, 2541 Technology Drive, Suite 404, Elgin 60123. \$143,788
- **Paradise Inground Pools**, 102 Industrial Drive, Gilbert 60136. \$49,610
- **Stevens Cleaners West Inc.**, 705 N. Elmwood, Aurora 60506. \$7,962
- **Scale Store Inc.**, 2285 Cornell, Montgomery 60538. \$29,516
- **Temple Bnai Israel**, 400 N. Edgelawn Drive, Aurora 60506. \$8,321
- **Three Sanchez Corp.**, 1568 Larkin Ave., Elgin 60123. \$48,984
- **Family Taxpayers Foundation**, 8 E. Main St., Carpentersville 60110. \$1,330
- **Denmar Inc**, 172 S. Western Ave., Carpentersville 60110. \$3,903
- **Print Perfect**, 1515 Paramount Pkwy., Batavia 60510. \$197,141
- **USA Professionals Inc.**, 3N645 Ponderosa, St. Charles 60175. \$139,785
- **Welsh Packaging Inc.**, 1500 Dearborn Ave., Bldg 17A, Aurora 60505. \$17,769
- **O’Connell & Assoc PC**, 645 Tollgate Road, Suite 220, Elgin 60123. \$173,583
- **Skyline Pallets Service**, 584 Arlington Lane, South Elgin 60177. \$11,273
- **Fox Valley Tel Phone**, 311 Ashland Ave., Aurora 60505. \$424,828
- **Fox Valley Tel Phone**, 311 Ashland Ave, Aurora 60505. \$1,010
- **Larue Maintenance Inc.**, 320 N. Highland Ave, Aurora 60506. \$14,838
- **Arshia Corp.**, 320 W Galena Blvd., Aurora 60505. \$20,191

Judgments

- The plaintiff, or filer of the complaint, is listed first; the defendant, or subject of the complaint, is listed second.*
- **Toyota Motor Credit Corp.**, 125 S. Wacker Drive, Suite 400, Chicago 60606 vs. **EKW Systems Inc**, 105 Sharon Lane, North Aurora 60542. J: \$12,556
 - **Florstar Sales Inc.**, 320 E. Indian Trail, Aurora 60505 vs. **Flooring Gallery Inc.**, 134 Hawkins Way, Geneva 60134. J: \$3,450
 - **Arthur J Rogers & Co**, 120 N. LaSalle St., Chicago 60602 vs. **Dan Development Ltd.**, 10 E. 22nd St., Suite 116, Lombard 60148. J: \$392,275
 - **Joliet IL Pension Fund 422 UA Local Union**, 19 W. Jackson Blvd., Chicago 60604 vs. **Blanchette Mechanical Inc.**, 5043 Pin Oak Trail, Bourbonnais 60914. J: \$44,322
 - **Premium Financing Specialists Inc.**, 410 N. May St., Chicago 60622 vs. **Oyster Bay Beach Resort**, 833 Edgewood Drive, Sugar Grove 60554. J: \$90,180
 - **Rush Copley Medical Center Inc.**, 2000 Ogden Ave., Aurora 60504 vs. **Family & Faith Christian Church**, 278 Indian Trail, Aurora 60505. J: \$13,614

- **Dicks Trucking Services, Inc.**, 1925 Darst St., Peoria 61607 vs. **Landscape Resources Inc.**, 1135 S. Lake St., Montgomery 60538. J: \$2,624
- **Tay River Development Spring Hill**, 750 Lake Cook Road, Suite 350, Buffalo Grove 60089 vs. **Kaleidiscoops**, 21 Hill Drive, Crystal Lake 60012. J: \$22,391
- **Arrow Electronics Inc.**, 7459 S. Lima St., Englewood 80112 vs. **Cabletech Inc**, 227 S. River St., Suite 100, Aurora 60506. J: \$4,245

Northwest Cook County

Bankruptcies

- **Millennium Technology Consulting Inc.**, 478 Pererine Parkway, Bartlett 60103. Chapter 7
- **Meineke Car Care**, 10 S. Webster Lane, Schaumburg 60193. Chapter 7
- **Excel Tel**, 1312 Palatine Road, Palatine 60067. Chapter 7
- **Crabs & Things Restaurant**, 1811 Locust Lane, Mt. Prospect 60056. Chapter 7
- **Good Fortune Inc.**, 1811 Locust Lane, Mt. Prospect 60056. Chapter 7
- **Robert J. Cyze Inc.**, 619 W. Elm St., Park Ridge 60068. Chapter 7
- **Gulden-Bittel Sewer**, 619 W. Elm St., Park Ridge 60068. Chapter 7
- **C & C Mason Contractors Inc.**, 401 Hillandale Drive, Bartlett 60103. Chapter 7
- **Seven Seas Transportation**, 26910 W. Highland Road, Barrington 60010. Chapter 7

Federal Tax Liens

- **Abacus Finance Inc.**, 205 S. Arlington Heights Road, Suite 120, Arlington Heights 60005. \$6,665
- **Midwest Industrial Truck Inc.**, 1410 Jarvis Ave., Elk Grove Village 60007. \$264
- **Prespa Services Inc.**, 1542 Wood Creek Trail, Bartlett 60103. \$5,475
- **Zippys Beef Inc.**, 1720 W. Algonquin Road, Arlington Heights 60005. \$77,199
- **Robin M. Levy, M.D., SC** 2604 E. Dempster, Unit 403, Park Ridge 60068. \$30,739
- **Stepco Corp.**, 250 E. Hamilton Drive, Arlington Heights 60005. \$61,216
- **Lucis On Lehigh Inc.**, 215 Grand Blvd., Park Ridge 60068. \$8,796

State Tax Liens

- **Quality Beauty Supply Co. Inc.**, 281 S. River Road, Des Plaines 60016. \$7,521
- **Sharick Corp.**, 1701 Golf Road, Suite 905, Rolling Meadows 60008. \$716
- **M & J Mfg Co. Inc.**, 1450 Jarvis Ave., Elk Grove Village 60007. \$3,132
- **Rheumatic Disease Center Physicians**, 150 N. River Road, Suite 270, Des Plaines 60016. \$1,538
- **Northwest Frame Co. Inc.**, 252 N. Cady Drive, Palatine 60067. \$2,352
- **Enskat Precision Mfg., Inc**. 214 S. Hager Ave., Barrington 60010. \$3,232
- **W.J. Die Mold, Inc**. 915 Estes Court, Schaumburg 60193. \$750

- **O’Connor & Associates Ltd.**, 2500 W. Higgins Road, Suite 1205, Hoffman Estates 60195. \$4,876
- **Q Com Systems Inc.**, 4130 N. Firestone Drive, Hoffman Estates 60195. \$2,531
- **The Glass Authority**, 1040 Busse Highway, Park Ridge 60068. \$1,293
- **Ground Transportation Experts Inc.**, 536 Landmeier Road, Elk Grove Village 60007. \$239
- **Bricon Co.**, 360 W. Northwest Highway, Barrington 60010. \$29,218
- **Sound Experience**, 360 W. Northwest Highway, Barrington 60010. \$29,218

Judgments

- The plaintiff, or filer of the complaint, is listed first; the defendant, or subject of the complaint, is listed second.*
- **SBC Services Inc.**, 258 Briarwood Lane, Palatine 60067. J: 2,257
 - **Unicapital SSB Leasing vs. Zippy’s Hamburgers Inc.**, 1720 W. Algonquin Road, Arlington Heights 60005. J: \$17,134
 - **Acuity vs. J. Marco Construction Inc.**, 818 Brentwood Court, Schaumburg 60193. J: 7,066
 - **Illinois Paper Co., vs. Fredrickson & KRJ, Inc.**, 1515 E. Woodfield Road, Suite #205, Schaumburg 60173. J: \$435
 - **Altman; Dale, vs. Garcia Security International, Inc.**, 309 S. Rohlwing Road, Palatine 60067. J: \$7,597
 - **Target Graphics Ltd vs. Rule Two Inc.**, 16 E. Schaumburg Road, Apt 1, Schaumburg 60194. J: \$4,493
 - **Ohio Savings Bank vs. Hoffman Homes Inc.**, 330 E. Algonquin Road, Arlington Heights 60005. J: \$15,374
 - **Yellow Book USA, Inc., vs. Discount Satellite Services**, 227 Wapoos Court, Schaumburg 60194. J: \$7,176
 - **Heritage Capital Ventures LLC vs. Sound Experience Inc.**, 360 W. Northwest Highway, Barrington 60010. J: \$20,181
 - **Solar Inc. vs. Rule Two Inc.**, 1240 Reminston Road, Schaumburg 60173. J: \$4,470
 - **Bill-Mar Specialty Co., vs. Rule Two, Inc.**, 16 E. Schaumburg Road, Suite 1, Schaumburg 60194. J: \$6,942
 - **Bernstein; Alan J., vs. Medtec Inc.**, 1719 W. Estates, Mt. Prospect 60056. J: \$170
 - **New Archer Halsted Currency Exchange, Inc., vs. Grand Express Limited, Inc.**, 860 Greenleaf Ave., Elk Grove Village 60007. J: \$1275
 - **Sabin Robbins Paper Co., vs. Your Images Inc.**, 501 W. Algonquin, Arlington Heights 60005. J: \$3,505
 - **Capital Factors Inc., vs. Fashionique**, 9 S. Prospect Ave., Park Ridge 60068. J: \$2,495
 - **Credit Link LLC, vs. Applied Research Capital Corp.**, 943 N. Plum Grove Road, Suite D, Schaumburg 60173. J: \$5,913
 - **Credit Link LLC vs. ARCC Mortgage**, 943 N. Plum Grove Road, Suite D, Schaumburg 60173. J: \$5,913
 - **Buffalo Grove Currency Exchange Inc. vs. Zemon Concrete Corporation** 500 W. Colfax, Palatine 60067. J: \$596
 - **Mt. Prospect CVS, LLC, vs. Daniels Diamonds**, 406 N. Waterman, Arlington Heights 60004. J: \$81,810
 - **Avalonbay Communities vs. Shelvin Holdings**, 260 N. Evergreen Ave., Arlington Heights 60004. J: \$24,358
 - **Tri Center O’Hare Capital Venture LLC, vs. S P Restaurant Furniture**, 1814 Elmhurst Road, Elk Grove Village 60007. J: \$15,285



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Meet one of our attorneys:



Ken Clingen JD/CPA focuses on the needs of business owners and managers. He concentrates his practice in the following areas:
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The difference between "A" and "B" salespeople

Writer Julia Chang called to interview me for an article she was writing for Sales and Marketing Management. "What do you think are the key skills that separate the "A" players from the "B" players in sales?" she asked. "And conversely, what are some of the roadblocks that often keep "B" players from becoming "A" players?"



Selling for Success

Chris Lytle

Here is what I told her: "A" players orchestrate the sale. "B" players accommodate the buyer.

That profoundly simple answer has enormous implications. Do your salespeople orchestrate or accommodate? To "orchestrate" means "to arrange or combine so as to achieve a desired or maximum effect."

The week of that interview, Sarah McCann—my partner and wife—was orchestrating a 20th anniversary bash for Cindi Gerber, our first employee. On Saturday morning, I called Sarah from the Phoenix airport. She was already preparing food for the Sunday evening dinner for 50. She had scheduled kitchen help to be there at 9 a.m. and 1 p.m. She had booked the DJ and lined up the limo to pick up Cindi.

Here's the point: "A" players orchestrate a sale much like Sarah orchestrates a dinner party. They start with the image of the event they want to create (confirming the order) and arrange the steps they'll

need to take to create that event. They rely on a repeatable formula that they use with every customer.

Entertainment magazine profiled Las Vegas legend Wayne Newton. The reporter went to every show for two weeks and was able to break down Newton's formula. It's the same show night after night.

Pros follow a process that works over and over again. Pilots go through a pre-flight checklist for every takeoff. My doctor gives me the same physical every year. Sarah has a formula for putting on a dinner party.

Here's the secret that "A" players know that "B" players refuse to accept. The steps they take, the questions they ask, the things they ask for, and the order in which they do these things are the same time after time. The people change, but the formula holds fast.

It works because "A" players know exactly what they are going to do and why. That way, they can totally focus on the particular person they are going to do it with. That's where the real variety in selling occurs. And even that variety is relatively slight.

"B" players—for reasons that cannot be understood—believe that each sale is a brand new, uncharted undertaking. They may have heard of a sales process, but haven't internalized one. Maybe they don't trust theirs—or themselves—enough to follow it. As soon as the buyer objects to something or offers an alternate plan, the "B" player cannot accommodate the buyer quickly enough.

Here's an example of how "B" players accommodate the buyer: Say that the first meeting in their sales process requires them to do a demonstration in order to sufficiently impress the prospect with their solution. They want the prospect to

engage with them after the demo. And let's say that their demo takes 25 minutes from start to finish because their offering requires considerable explanation.

After the 25-minute demo, they know it's going to take at least 35 more minutes for the customer to ask them questions and for them to gather customer information and suggest the next step. They need an hour but the buyer will only give them 15 minutes. So, they immediately take the 15 minutes and edit their demonstration to accommodate the prospect.

"B" players allow the buyer to dictate all the terms and are at an immediate disadvantage for the rest of the relationship.

They don't assert themselves by saying something like this: "With the price of sales calls at an all-time high, wouldn't you want your salespeople to negotiate a longer meeting before they got in the car or hopped on a plane to see a potential customer?"

That's what an "A" player would say. But "B" players accommodate the buyer. They take the 15 minutes, rush through their demo or ignore it all together, make a fairly weak impression and—this is what really kills me—they thank the buyer for her time at the end of the meeting when they have invested a day and the buyer has invested 15 minutes.

Chang asked me two questions: "What do you think are the key skills that separate 'A' players from 'B' players? Conversely, what are some of the roadblocks that often keep 'B' players from becoming 'A' players?" There are at least seven of them:

- **Roadblock 1:** Not having a philosophy of selling that says you and your time are as valuable as your prospects and their time.
- **Roadblock 2:** Having a sales manager who doesn't hold you accountable to a process that works. This is rampant.

- **Roadblock 3:** Fear of (1) looking scripted, (2) not doing it perfectly, (3) appearing pushy and (4) success.
- **Roadblock 4:** Not asking for clarification from a manager or an "A" player, but hanging out with other "B" players and commiserating about how tough things are in the field.
- **Roadblock 5:** Lack of repetition and practice. "B" players seem to be willing to stay "B" players and are content to be good enough not to get fired.
- **Roadblock 6:** "B" players are focused on their own insecurity, income, and problems. They don't realize that their prospect is just as insecure and probably has at least as many problems as they do. "B" players reason that they have a problem and the customer has the money. "A" players understand that they have a solution to a problem that is costing the customer lots of money.
- **Roadblock 7:** "B" players worry about being liked instead of being of service.

To accommodate or orchestrate? That is the question. There is only one answer.

Chris Lytle is the author of The Accidental Salesperson and the founder of Apex Performance Systems in Madison, Wis. He developed the MAX Sales Training Platform, which can help convert "B" players to "A" players by training and engraining a predictable, repeatable sales process. MAX is a time-released, multi-media sales training system with an interactive, coached web component. MAX teaches your salespeople how to secure the win at every step of the process.

Contact Lytle at 3000 Cahill Main, Suite 214, Madison, Wis. 53711, at 608-274-0400 or at www.apexperformancesystems.com.

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Bonnie McLaren of College of DuPage's Small Business Center talks with Dianna Russell of Designers Expo Boutique in Joliet at the Women's Entrepreneurial Conference, which was held at COD.



Bonnie Heydorn receives the Grant Maker of the Year award at the West Suburban Philanthropic Network's awards luncheon. (Photo by Dietrich Wolfram)



U.S. Cellular opens a new 100,000-sq.ft. customer care center located at 245 W. Crossroads Pkwy. in southwest suburban Bolingbrook. Pictured (l-r) are Roger Claar, Jack Lavin and Jack Rooney.



Panelists at the M&A Source Conference discuss how to execute the acquisition strategy. Pictured (l-r) are Bill Wentz, Fewkes Wentz & Strayer; Mark A. Berkoff, DLA Piper Rudnick Gray Cary US LLP; Jacques Hopkins, Innisbrook Equity Group; Donald M. Rudnick, Greenfield Commercial Credit



Prairie Landing Golf's Betsy Pringle, event sales manager, and John Schlaman, general manager, showcase the course at the Rolling Down the River Expo. (Photo by Trademan Photography)



Claudia Colalillo, senior vice president for human resources and customer care at Nicor, talks with Frank Bucaro (center) and Art Littlefield of Financial Strategies and Solutions Group prior to Bucaro's presentation on ethics at a business management seminar at Benedictine University.



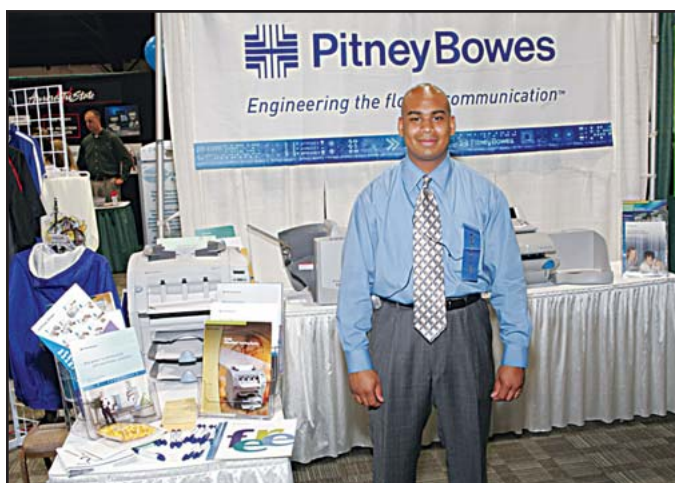
Elmhurst Memorial Healthcare and Village of Lombard officials gather for the ribbon cutting ceremony and grand opening celebration of the Elmhurst Memorial Lombard Health Center. Pictured (l-r) are Joel Herter, Robert Soukup, Leo Fronza, Dr. Fred Jacobs and William Mueller.



Jim Carpenter of OKI Data Americas, Inc. and Mike Hatt of Cardinal Cartridge, Inc. participate in The Business Premier Expo, held by the Greater O'Hare Association of Industry and Commerce.



Joseph & Bess Kindlon receive the Philanthropists of the Year award at the West Suburban Philanthropic Network's 3rd annual awards luncheon. This year's event was held at Abbington Distinctive Banquets in Glen Ellyn. (Photo by Dietrich Wolfram)



Francisco Anderson of Pitney Bowes speaks to prospective clients at the Rolling Down the River Expo. The event was held at the DuPage Expo. (Photo by Trademan Photography)



Claire Caithamer, president of the National Association of Women Business Owners—Chicago Chapter, speaks at the Women's Entrepreneurial Conference.



More than 250 participants gather at the M&A Source Conference on the "Keys to Successful Acquisitions for Corporate Growth." The conference was held at the Marriott Hotel in Oak Brook.



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