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Last year more than **3.45 million people** asked the BBB about the reputation of companies in Northern Illinois or asked us to assist them with a complaint.



BBBSM
Start With Trust

Mortgage Foreclosure

Warning, Scams on the Rise

Page 11

You're a Winner

Lottery and Check Scams

Page 9

What Happens When you File

A Complaint with the BBB

Page 10

Complete List of

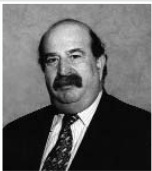
BBB Accredited Businesses

Page 13

Consumer Resource Guide

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how to reach **your BBB**

To Ask About A Company Or File A Complaint The Better Business Bureau makes it easy to obtain information about a company or charity, or to file a complaint. Here's how:

BBB **Website**
www.chicago.bbb.org Available
24-hours everyday.

U.S. Mail/Fax Write or fax the BBB office nearest you:

Chicago 330 N. Wabash Avenue,
Suite 2006 Chicago, IL 60611 Fax:
312.832.9985

Rockford 810 E. State Street, 3rd
Floor Rockford, IL 61104 Fax:
815.963.0329

OTelephone Automated Services are available 24 hours a day, 7 days a week... 312.832.0500 to file a complaint or obtain a report.

Personal Service 312.832.0500 Consumer consultants are available from 8:00 am to 6:00 pm Monday through Friday.

BBB AUTOLINE 800.955.5100 This service only deals with complaints related to problems with vehicles made by certain manufacturers.

Bienvenidos al BBB en español información importante para el consumidor en español. Proporcionado por el Better Business Bureau, sirviendo al área de Chicago y el Norte de Illinois

Complaints taken over the internet are processed immediatly provided the BBB has contact information.

Complaints taken over the telephone are processed within 24 hours.

WHAT THIS CONSUMER RESOURCE GUIDE WILL DO FOR YOU

The BBB Consumer Resource Guide is included in all editions of the Chicago Sun-Times on June 2nd, 2008. The Guide provides highlights on how to use the Better Business Bureau to protect you and your money. Over 9,400 people each calendar day are using our website www.bbb.org to obtain information and service from us. Our database includes information on our business accredited businesses as does this Consumer Resource Guide by industry classification. It also includes reports on almost 95,000 other companies in northern Illinois, including non-members, some of whom are not worthy of your business. Therefore we encourage you to as our jingle states: "before you purchase or donate, check it out with the Better Business Bureau." Accredited Businesses listed in this Guide are as of April 29, 2008.

Our goal is to make information available to help protect your money from the questionable businesses as well as to help you find businesses which you can trust. When you contact one of our accredited businesses make sure you inform them that you saw their ad or their name in the BBB Consumer Resource Guide. This is an additional assurance of satisfaction as each BBB Accredited Businesses must meet and maintain ethical standards of business practice in order to remain its accreditation.

Sincerely,

Charles A. Gavzer
Chair

Steve J. Bernas
President & CEO

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Victor Jacobellis
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The Better Business Bureau of Chicago and Northern Illinois, Inc.

10

ways to save more money



- 1** Check your insurance policies for ways to lower premiums by raising deductibles
- 2** Switch to generic brands when possible
- 3** Reduce your dining out habits
- 4** Join retailers' free rewards or loyalty programs
- 5** Replace one monthly movie date with one "at home" video evening
- 6** Redirect a portion of any pay increase to a savings account


- 7** When paying bills, make a "payment" to yourself and deposit this money into a savings account
- 8** Eliminate two trips to your favorite coffee shop each week
- 9** Review your phone and cable plans, looking for ways to get less expensive packages
- 10** Call your credit card companies and inquire about a lower interest rate

For more tips visit YourMoneyCounts.com
Your online guide to financial and credit education

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BBB Reinvigorates Brand, Increases Focus to Help Consumers Make Better Pre-Purchase Decisions

81 year old institution updates image and kicks off “Start With Trust®” public outreach campaign

Start With Trust. The Better Business Bureaus is telling consumers to do just that through a new brand and public outreach campaign. Launching nationally today, the effort will promote how BBB can help consumers make better choices and more informed pre-purchase decisions.

In 2007, BBB of Chicago and Northern Illinois handled a record-breaking 58,000 complaints from consumers, marking the fifth consecutive year complaints have risen. And, according to a national survey by Princeton Research

Associates International, about one in five adult consumers in the U.S. (22 percent) have contacted BBB in the past three years to get information about a business or charity.

“While our current business and consumer usage is most impressive, we aren’t reaching as far and deep as we want to and don’t want customers to lose out on what we have to offer,” said Steve J. Bernas, president & CEO of the Better Business Bureau of Chicago and Northern Illinois. “The purpose of this campaign both in northern Illinois and



nationally is to let more people know that they can find businesses they can trust and avoid ones that have a bad track record by checking them out with BBB.”

The 81-year-old non-profit organization provides a wealth of free information, consumer advice and company reports that measure the trustworthiness of all sorts of businesses. BBB Reliability Reports™

continued on page 5



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BBB Reinvigorates Brand

continued from page 4

are a key resource for consumers to research businesses before they choose to work with one. Reports are based solely on factual information gathered by BBB, such as if a business is licensed or not, the number of consumer complaints filed, dispute resolution outcomes and whether a government agency has taken action against a business.

Added Bernas, "There are many sources, including online review sites and blogs, that offer opinions on whether a business is trustworthy or not. Consumers should start their research on businesses at BBB where they can continue to get reliable, objective information."

BBB also provides consumers an easy way to identify trustworthy businesses through its Seal program. Businesses accredited by BBB earn and display the BBB Seal and contractually agree to meet and uphold the

organization's high standards for integrity and reliability. BBB reviews each business that applies for the BBB Seal and strictly enforces its standards, accrediting only those meeting and upholding BBB Standards For Trust, and revoking Seals from those businesses that don't.

"Though nearly 60 percent of consumers, according to our survey data, currently understand that BBB affiliation is only available to companies that meet high standards of trustworthiness, reliability and responsiveness, we want and are seeing that number to grow significantly," said Bernas. "Our public outreach campaign will make consumers more aware that businesses earning the BBB Seal pledge to follow through on their commitments, deliver on their promises and right any wrongs if an honest mistake has been made."

BBB has also introduced a series of how-to books on

buying a home, buying a franchise business and starting a business on eBay. "BBB Insiders' Guides" include information on how to navigate each process successfully while avoiding common pitfalls and mistakes. The books are available now at major retailers such as Barnes & Noble, Borders and Books-A-Million and are also available for purchase on the BBB Web site at, www.bbb.org.

In addition, BBB continues to offer the same services consumers have always relied upon to help in every stage of the buying process, including:

- **BBB advice and alerts** – BBB provides pre-purchase advice for consumers on a wide range of issues, and posts alerts on the latest consumer fraud incidences and tips on how to avoid them.
- **BBB reports on charities** – BBB Wise Giving Reports™ on charities help consumers make informed donation decisions and find trustworthy charities

with objective information gathered by BBB.

- **Complaint and dispute resolution services** – Consumers can contact BBB to help them resolve disputes with any type of business, and for specific automobile manufacturer issues, they can get help from **BBB AUTO LINE®**.

BBB also promotes truth in advertising through its administration of the advertising industry's system of self-regulation, including the National Advertising Division, Children's Advertising Review Unit, National Advertising Review Board and Electronic Retailing Self-Regulation Program.

For more information about BBB, and to see and access new products and resources, visit www.bbb.org.



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The **2007** Torch Awards for Marketplace Ethics

2007 WINNERS



CarMax

Torch Award For Marketplace Ethics was presented by BBB President & CEO Steve J. Bernas, (left) to Gary Roach, Sales Manager representing CarMax. Also shown are ABC7 News Anchor Kathy Brock and BBB Chair Chuck Gavzer at the November 29th event at the Holiday Inn Mart Plaza.

Category II
1,000 - 7,499
Employees



Power Construction

BBB Chair Chuck Gavzer (left) Gary Schreiber, partner from Power Construction, ABC7 News Anchor Kathy Brock and BBB President & CEO Steve J. Bernas present the prestigious Torch Award For Marketplace Ethics on November 29th.

Category III
100 - 999
Employees



Feldco

BBB Chair Chuck Gavzer, (left) welcomes BBB Board Member and winner Doug Cook, president & CEO of Feldco the Torch Award For Marketplace Ethics along with ABC7 News Anchor Kathy Brock and BBB President & CEO Steve J. Bernas at the 11th annual program at the Holiday Inn Mart Plaza.

Category IV
10 - 99
Employees



IHM Remodeling Repair Contractors

BBB President & CEO, Steve J. Bernas, (left) President Dawn. M Tuskey of IHM Remodeling Repair Contractors, Awards Presenter Kathy Brock and BBB Chair Chuck Gavzer display the Category V Torch Awards trophy on November 29th.

Category V
1 - 9
Employees

Tips on Debit and Check Cards

A large majority of American households now have debit cards, also known as check cards, but not everyone understands all the "bells and whistles." The Better Business Bureau encourages consumers to know how debit cards differ from credit cards and to use them responsibly.

Debit cards may resemble credit cards, but they operate like cash. When you use a debit card, your money is quickly deducted from your bank account, assuming you have sufficient funds. There is no grace period. In addition, you may be charged a fee per use of the card, and the amount of money you can debit per day or month may be capped.

Like credit cards, debit cards offer a convenient alternative to carrying cash or checks, and are widely accepted by merchants. The similarities end, however, if your debit card ends up lost or stolen. If

your credit card is stolen, your liability is limited to \$50. If someone uses your debit card without your permission, you could lose much more.

Your losses will depend upon how quickly you report the loss and whether your financial institution offers protection above that required by law. If you report the loss within two business days, government regulation restricts your liability to \$50 of unauthorized use. If two business days pass, but you report the missing card within 60 days after your statement is mailed, your liability is limited to \$500. If you report an unauthorized transfer following that 60-day period, you could lose all the money in your account and overdraft line of credit.

To use your debit card responsibly:

- Know where your card is at all times. If you misplace it,

contact your financial institution or card issuer immediately.

- Choose a Personal Identification Number (PIN) that is different from your address, telephone number, Social Security number or birthday. Do not write the PIN on the card sleeve or on papers that you carry in your purse or wallet.
- Keep all transaction receipts and compare them to your bank statements. Immediately report any errors or unauthorized transfers.
- Most importantly - remember a debit card is different from a credit card, as there is very little protection if the card is lost or stolen. Learn about your rights and responsibilities with a debit card!

Check out northern Illinois businesses with the BBB at **www.bbb.org** or **312.832.0500**.

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Shred it & Forget it!

Identity theft is the fastest growing crime in the U.S. According to a recent study released by the BBB

Over 8.4 million people became a victim of identity theft in 2006. In that same year the economic loss was a staggering 49.3 billion dollars!

Fortunately, while not completely preventable, you can take steps to protect yourself.

The Better Business Bureau along with the Federal Trade Commission, the Illinois Attorney General's Office, the United States Postal Inspectors Service, the Chicago Department of Consumer Services, Cook County's State's Attorney and The Chicago Police are hosting the 3rd Annual Shredder Day - Shred it & Forget it!

Shredder Day is being held to give residents and small businesses an opportunity to dispose of their unwanted personal financial/confidential documents for free.

The event will be held Saturday, June 14th, at the United Center LOT E (bordering Wood, Madison and Paulina). Hours for Shredder Day are 9

a.m. to 2 p.m. A shredder truck will be on hand to destroy all the sensitive material on site to help consumers protect their identities.

The free shredding services are being provided by Beaver Shredding and ProShred Security, both are BBB accredited businesses.

Residents are asked to limit the information they want shredded to 10 boxes of documents.

In addition, representatives from the participating organization will be on hand to offer guidelines for shredding documents, and answer questions about how to keep your personal information safe.

Here are some suggestions for deciding how long to keep personal financial information:

- The IRS has three years from your tax-filing date to audit, and has six years to challenge a claim. A good rule of thumb is to keep all tax returns and supporting

documentation for seven years.

- Keep credit card statements for seven years if tax related expenses are documented.
- Keep paycheck stubs for one year. Be sure to cross reference the paycheck stub to the W-2 form.
- Be sure to keep bank statements and cancelled checks for at least one year.
- Bills should be kept for one year or until the cancelled check has been returned. Receipts for large ticket items should be kept for insurance purposes.
- Home improvement receipts should be kept for six years or permanently.
- Items such as birth certificates, social security cards, insurance policies, titles or wills should be kept permanently in a safety deposit box.
- If you are going to dispose of documents with sensitive information, be sure to SHRED!



Shred It & Forget It...

Identity theft is the fastest growing crime in the U.S.

According to a recent study released by the Better Business Bureau, over 8.4 million people became a victim of identity theft in 2006. In that same year, the economic loss was a staggering 49.3 billion dollars.

Let Us Shred Your Stuff!

When: Saturday, June 14th, 2008
9:00am-2:00pm

Where: United Center, Lot E
On Wood Street between Madison & Warren Blvd.

What: Consumers can shred up to 10 boxes of documents...FREE! Consumers can enter a drawing to win one of 12 personal shredders for in-home use. Refreshments will be available.

A Cooperative Project of



For more information, contact the Better Business Bureau @ 312-832-0500 or chicagoshreds.com

All materials shredded at this program are recycled.

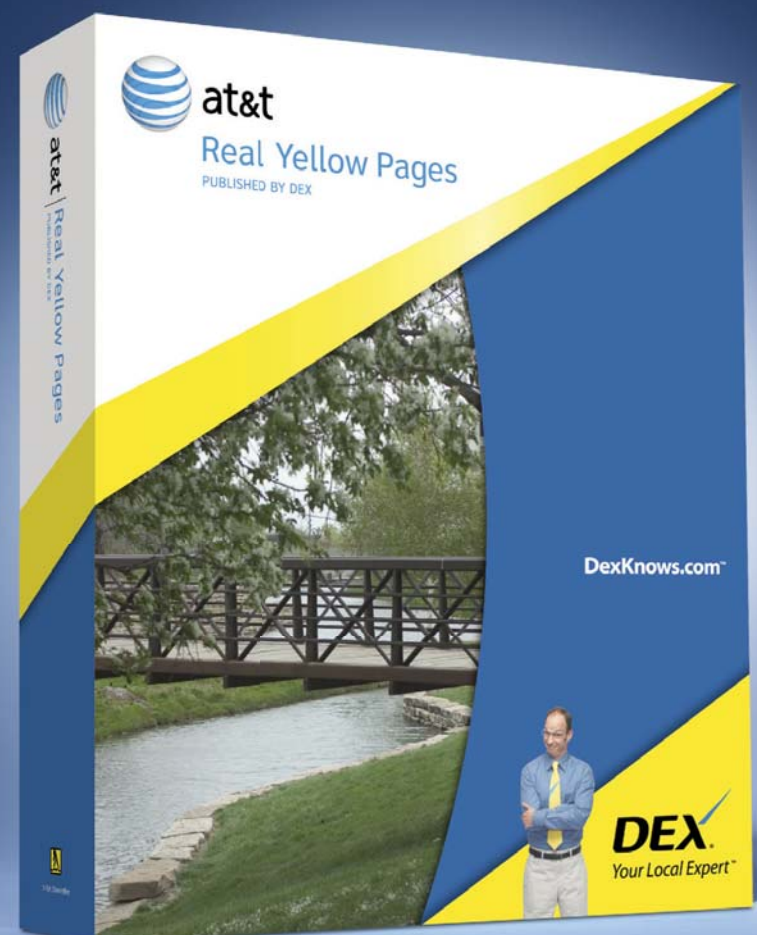
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BBB Announces First-Ever Series of BBB “How-To” Books

The Better Business Bureau (BBB) announces the launch of the first-ever line of books to carry the trusted Better Business Bureau name. “BBB Insiders’ Guides” are easy to follow – packed with checklists, worksheets, and “Quick Tips” – and provide the same reliable advice the public has come to expect from BBB for nearly a century.

For the first three books of the series, BBB experts provide information, advice and insights based on real-world experience on how to buy a home, launch an eBay business, or open your own franchise. “BBB Insiders’ Guides,” published by The Planning Shop, de-mystify often intimidating topics and provide readers with step-by-step guidance.

“BBB has been a leader in consumer education for decades and this book series builds on our tradition of pro-

viding trustworthy and reliable advice that people can use in everyday life,” said Chicago and Northern Illinois BBB President & CEO Steve J. Bernas. “Each book is designed to help consumers and entrepreneurs make informed choices and feel confident in making the many important financial decisions they face.”

“BBB Insiders’ Guides” are available in bookstores including Barnes & Noble, Borders Books, Books-A-Million, and airport bookstores nationwide. The books also are available online at Amazon.com and through your BBB at www.chicago.bbb.org.

The first three “BBB Insiders’ Guides” are titled:

Better Business Bureau Buying a Home: Insider’s Guide to Success - Purchasing a home is the single biggest investment most

people make in their lives. This thorough guide helps readers successfully navigate the world of agents, home selection, contracts, inspections and mortgages, as well as how to time a home purchase to take advantage of down markets and a special section on purchasing investment property.

Better Business Bureau Starting an eBay Business: Insider’s Guide to Success

- Every day, more than 36 million items are up for auction on eBay. This book provides step-by-step guidance on all aspects of starting, running and growing an eBay business. Whether a reader wants to start a spare-time business, develop an online enterprise, or add an eBay presence to an existing company, this thorough guide provides entrepreneurs with the keys to success in the eBay world.



New BBB How-To Books

Better Business Bureau Buying a Franchise: Insider’s Guide to Success

- Fifty percent of all retail sales come from franchises. Franchising is booming, but buying a franchise is a major investment, often exceeding more than \$100,000. This guide helps people investigate and choose the right franchise, negotiate the contract process, understand all fees and start-up costs, and learn about financing options, as well as proven techniques for running a successful franchise.

“BBB Insiders’ Guides” are part of a larger, national campaign by BBB to enhance consumer trust in the marketplace. Consumers are encouraged to always “Start With TrustSM” and start with BBB for objective advice on marketplace issues. “BBB Insiders’ Guides” serve not only as reliable advice to consumers, but also encourage entrepreneurs to meet the high standards of BBB for marketplace trust issues.

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You're A WINNER!

Potential victims across the country are receiving notifications via mail that they are 'lucky' lottery winners. The solicitation and check offer is a scam whose only intent is to defraud the recipient rather than bring good financial news. The volume of these types of letters currently going around is substantial, so if you think that you have been singled out as a lucky winner in a drawing or a lottery that you don't ever recall entering, think again before responding.

Shaymon Thomas, of Rockford was one of the "lucky" winners. On September 9th she received a check for \$2,750 from BandCard Lottery. Following instructions she deposited the check and a day later withdrew the funds to wire to Rochester, New York to cover taxes and fees on her \$52,000 prize. Because she frequently participates in online contests she thought she was in fact a winner. However, after she wired the money, she did not receive the winners check. Now suspicious she contacted the BBB's Rockford office who recommended she immediately call her bank. In the end Ms. Thomas found out she is one of thousands of people who have become victims.

If an unsolicited letter with a notification that you have won an award is received in the form of a final notification or you are a winner it will also urge your direct and immediate response. Most often the recipient will find a check included with their name on it. Exercise caution as you are being targeted by a scammer.

The BBB receives hundreds of calls from consumers who have received these scam letters and unfortunately, despite our warning many of the callers choose to believe the letters and checks are real. The potential lose, for anyone who gets involved in this scam, can be substantial usually around three thousand dollars.

The BBB reports this fraudulent activity to several law enforcement authorities and works closely with the Federal Trade Commission, the Illinois Attorney General's Office, The U.S. Postal Inspection Service who are working in concert with us to help shut down these scams. Unfortunately, it is extremely difficult if not impossible to recover consumer's money once they have sent it to these scammers.

Lottery Scam Prevention Tips:

- If you get an alleged award notification letter, several things become evident. The text of the winnings will have a very generic-sounding name, such as USA Mega Direct or USA Lotto Direct, both of which sound like you could have potentially entered.
- You will then be congratulated on being a winner of a large amount of money, given a reference number, and subsequently asked to not make your winnings public just yet. For convenience's sake, you will almost certainly be given a name of a contact or financial secretary who is to allegedly help guide you through your award claims process.

What is necessary to keep in mind is that anytime anyone asks you to pay for something that they claim you have won, a red flag should go up. If anyone asks you to wire a payment via Western Union to Canada, another red flag should go up. If you happen to receive a solicitation of being an awards or lotto winner and then are provided with a check to allegedly cover taxes or fees, turn it into your local Postal Inspector's Office.

- The one thing these contacts have in common is that they have a Canadian phone number for you to call, frequently out of Ontario and British Columbia, regardless of where they claim to be, Canada or the United States.
- Included with the letter will almost always be a legitimate looking check, with an amount that can range from several hundred to several thousand dollars. The solicitation will tell you that this check is to help you offset the pay for insurance, taxes, and shipping and handling fees which you will need to pay before you can claim your prize, and will then direct you to call their financial advisor in order to find out how to claim the winnings.
- Sometimes this check may even be addressed as coming from a well-known and/or Fortune 500 company with wide name recognition, which may put you in a fake comfort zone. This is in actuality an instance of identity theft of a business, which may likely not be aware that its name and identity are being

fraudulently used in a check scam.

- As soon as you call the number provided on your solicitation, you will be instructed to deposit the check into your personal bank account. Here is where the essence of the check scam lays: as real as it may look, the check will not have any funds to back it up. Shortly after taking out what you think are the funds from the check, you will be instructed to wire a certain amount of money, usually via Western Union of MoneyGram, to a previously undisclosed third party location.
- The money that you will be wiring will be your own, provided that you have enough in your account to cover the amount being sent. If not, within a few days your bank will realize that the check you deposited was a fake one, as a result of which it will bounce and you will be held liable for any insufficient



fund fees at the least.

- Contact the BBB to report the scam at our website - www.bbb.org

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This powerful resource called eQuote helps consumers and BBB members who are interested in purchasing goods or services from companies they trust, BBB members.

To immediately access this valuable service and provide yourself the opportunity of doing business with BBB Accredited Businesses just go to the website listed above and click on the eQuote button in the middle of the Chicago BBB page.

What Happens When You File a Complaint With the BBB?

Complaint processing is the most visible service the BBB provides. After the BBB receives a complaint, it is communicated to the company. In some cases, complaints are resolved within a few hours because the business realizes that the longer it takes to resolve a complaint, the harder it is to conclude it satisfactorily. If the matter is not resolved, the BBB will

attempt to mediate the problem. If mediation efforts fail, arbitration will be offered.

By tracking complaints and their resolution, the BBB is able to establish a customer-relations file that is used in developing a fair and objective report on the company.

Complaint data is valuable when working with a company or industry to determine how to eliminate the cause of

the complaints so future customers will not experience the same difficulty.

Occasionally, the BBB may be unable to obtain cooperation from the company. A pattern of unanswered or unresolved complaints become a part of the firm's record, and are reported to inquirers who ask about the company.

File a complaint at www.bbb.org; over the phone at 312.832.0500 or mail it to the BBB, 330 N. Wabash Ave., #2006; Chicago, IL 60611 at no charge.

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*Some restrictions do apply, see our site for details.

