

Consumer Resource Guide

THE BETTER BUSINESS BUREAU® OF
CHICAGO AND NORTHERN ILLINOIS



BBB®

Start With Trust

Last year more than **5.6 million people** asked the BBB about the reputation of companies in Northern Illinois or asked us to assist them with a complaint.

New BBB Ratings

System Coming

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Shred it and Forget it!

BBB Shredder Day Event

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Acai Berry

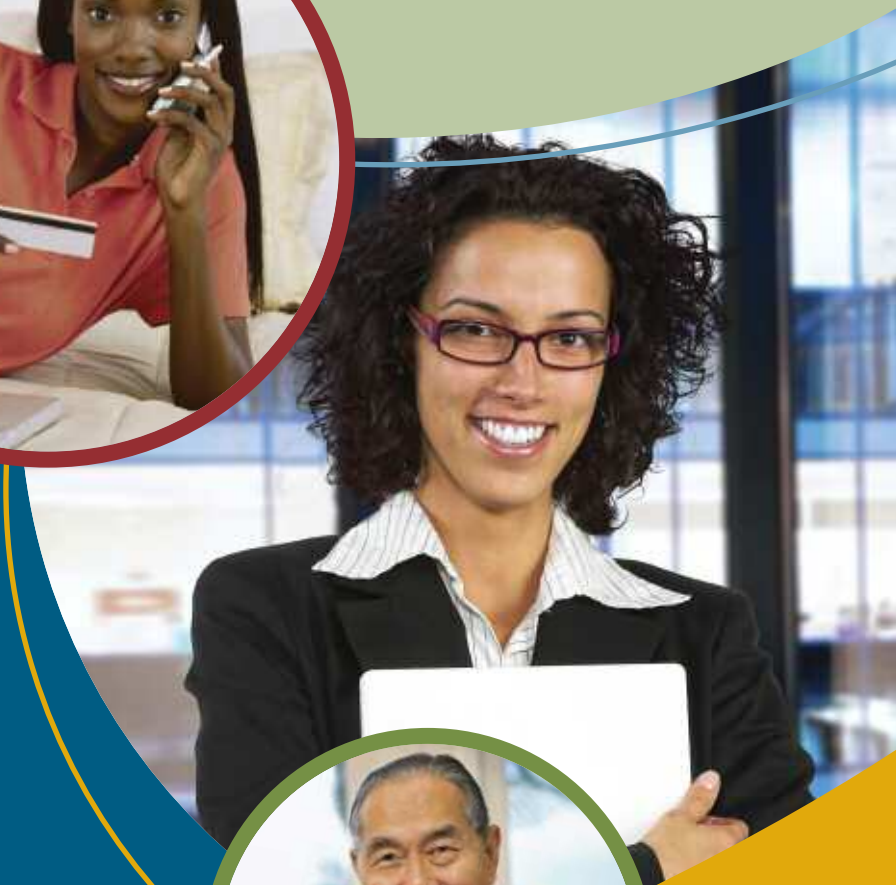
Small Print Warning

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Complete List of

BBB Accredited Businesses

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www.bbb.org

312.832.0500

officers & members of the executive committee



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Carnivale,
Stretch Run & OTB



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Steve J. Bernas
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how to reach your BBB

Free BBB Services Free services are available 24 hours a day, seven days a week. Find businesses you can trust and obtain FREE information about a company or charity; get free Business Reliability Reports to check out business before you buy; and file a complaint at www.bbb.org/chicago.

BBB Online 102,000 Reliability Reports are available on northern Illinois businesses for FREE at www.bbb.org/chicago. Over four million reports are available nationally for FREE at www.bbb.org.

Social Networking Find us on Facebook and Twitter by going to www.chicago.bbb.org/community.

Bienvenidos a el BBB en español **312.832.9803**, 8AM-5PM Lunes a Viernes, Información importante para el consumidor en español. Proporcionando por el Better Business Bureau, sirviendo a el area de Chicago y el Norte de Illinois.

BBB Email For business inquiries and complaints email info@chicago.bbb.org.

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

Telephone Service 312.832.0500 Consumer consultants are available from 8AM to 5PM Monday through Friday to file a complaint or obtain a reliability report over the phone.

Ratings Update To update your company's important information go to www.chicago.bbb.org/updatecompany.

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

Chicago - 330 N. Wabash Avenue, Suite 2006, Chicago, IL 60611; F: 312.832.9985

Rockford - 810 E. State Street, 3rd Floor, Rockford, IL 61104; F: 815.963.0329; P: 815-963-5100

WHAT THIS CONSUMER RESOURCE GUIDE WILL DO FOR YOU

This BBB Consumer Resource Guide is included in the Chicago Tribune on Tuesday, May 26, 2009. This Guide provides highlights on how to use the Better Business Bureau to protect yourself and your money. We have provided the statistics on a national basis from the Better Business Bureaus, as well as those from northern Illinois which is in our area of service, to assist the reader in better understanding the programs of the BBB. We are readily accessible through our Web site www.bbb.org/chicago where an average of over 15,300 people reach us each day, most of them checking on the reputation of a company prior to doing business with it. Our database includes information on our accredited businesses; however, it also includes Reliability Reports on 102,000 other companies in Northern Illinois. Find businesses you can trust by checking them out with the Better Business Bureau. Accredited Businesses listed in this Guide are as of April 21, 2009.

Our mission is to make available information to help protect your money from questionable businesses as well as empower you to find businesses 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 Business must meet and maintain ethical standards of business practice in order to remain accredited.

Sincerely,
Charles A. Gavzer
Chair

Steve J. Bernas
President & CEO

Board of Directors 2009-2010

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

Chair:
Charles A. Gavzer
Carnivale, Stretch Run & OTB

President & CEO:
Steve J. Bernas
Better Business Bureau/Chicago

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James Coleman
Combined Insurance Company

Ilene Collins
The Apartment People Ltd.

Douglas Cook
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Nicholas Dacanay
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Jeffrey Dann
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West Suburban Bank

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Luna Carpet & Blinds, Inc.

Rick Dow
Midas International Corporation

Mark T. Doyle
All My Sons Moving & Storage, Inc.

Rob Ewing
Walgreens

Paul Fisher
Danley Garage World

Robert P. Fleck
Chicago Tribune

Russell T. (Wicker) Freeman
Coyne American Institute

Ed Garcia
Wireless Central LLC

A. F. (Duffy) Gaynor
IBM Corporation

Dayle Gillett
The Inland Real Estate Group, Inc.

James Gnoffo
AAA Chicago

Patricia Golden
NBC5 Chicago

Edward E. Gordon
Imperial Consulting Corporation

Thomas D. Graham
Airoom Architects & Builders

Peter Grande
State Farm Insurance

David P. Gutman
Momentum Advantage Partners LLC

Richard Hynes
Hynes Associates Architecture &
Interiors

Herbert F. (Corky) Imhoff, Jr.
General Employment Enterprises, Inc.

Joann Jackson
Integrated Project Management
Co., Inc.

Victor Jacobellis
Rose Productions

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Pave Man, Inc.

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Discover Financial Services

Raymond D. Minkus
Minkus & Pearlman

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O'Hare Honda, Pontiac, Hyundai

John Moran
KPMG LLP

Bridget Moscatello
Empire Today, LLC

Robert Mudd
Mudd Advertising

Dale Mueller
Chicagoland Aamco Dealers

Lisa Olmstead
ComEd - An Exelon Company

Bruce O'Neal
Matthews Roofing Company, Inc.

Kevin Petersen
AT&T

Steve Piwowar
Champion Window Company of
Chicago

Desmond Roberts
Advantage Chevrolet

Allen Rodriguez
Charter One

Mark Scarpelli
Raymond Chevrolet/Olds, Inc.

David J. Schroer
Hallberg Commercial Insurers, Inc.

John Smith
Tower Travel Management Corp.

Vincent J. Sollecito
ABC 7 Chicago

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Sparks Consulting, LLC

David Stanton
Peoples First Bank

Jerry S. Stock
U.S. Waterproofing

Kimberly A. Svoboda
US Cellular

Desiree Tate
D&T Communications

Cecil Treadway
Treadway Enterprises, Inc.

John Wells
Hilton Chicago

James W. Wicklander
Lake County Press, Inc.

Marty Wilke
WGN-TV (CW9)

Jerry Zienty
Jerome A. Zienty & Associates, P.C.

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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

HSBC supports the Better Business Bureau and its 97 years of protecting customers.

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Ratings System Changed To Help Consumers

New BBB Letter-Grade A+ Through F Ratings System Helps Consumers, Businesses Evaluate Companies

The Better Business Bureau (BBB), one of the first organizations to rate businesses on their honesty and fairness to customers, is improving its rating system. The new business ratings are now based on letter grades A+ through F. These provide more specific information making it easier for consumers to find trustworthy businesses and providing businesses a better guide to improving their

operations. The new letter grades replace the previous “satisfactory” or “unsatisfactory” ratings.

Beginning operations for the Chicago and Northern Illinois area in 1926, the BBB provides reports on more than four million businesses, across the United States and Canada. The new letter grades are displayed on individual company profiles called “BBB Reliability Reports.” All are accessible online and **free** of charge at www.bbb.org.

“More than 102,000 businesses from the Chicago area are in the BBB database with Reliability Reports,”

explained Steve J. Bernas, president and CEO of the Better Business Bureau of Chicago and Northern Illinois. “Of those, more than 7,000 are Accredited Businesses belonging to and supporting the BBB.

“These new ratings provide tremendous value-added benefits to consumers and businesses alike,” he said. “In today’s tight economic times, customers want to make sure they are dealing with a business that is trustworthy and honest. From the business perspective, these ratings not only spotlight the honest and ethical companies customers look for, but the ratings components also help companies see where their operations may be improved.”

The proprietary BBB ratings formula takes into account 17 weighted factors, using objective information and actual incidences of a business’ behavior that are verified and evaluated by BBB professionals. Specific issues affecting a business’ rating are described in detail in BBB Reliability Reports. Ratings factors include:

- **The business’s overall complaint history** with BBB, including the number and severity of complaints to BBB from customers.
- **Whether complaints have been resolved** in a timely manner or the business has demonstrated a good faith effort to resolve them.
- **How long the business has been operating** and

whether it meets appropriate competency licensing.

- **Government actions** against the business related to marketplace activities
- **Advertising issues** evaluated by BBB.
- **Whether the business is a BBB Accredited Business** and has committed to BBB standards.

Rating factors also take into account the opinion of the BBB as to whether business models and industries operate in violation of the law, misrepresent products and services, and are likely to generate trade practice concerns and/or have high levels of customer dissatisfaction.

The new letter-grade concept was tested for more



FAQs Help

Understanding Of New Ratings System

What is the ratings system?

The new BBB rating system relies on an A+ through F letter-grade scale. The grades represent BBB’s degree of confidence that the business is operating in a trustworthy manner and will make a good faith effort to resolve any customer concerns.

Why did BBB change its ratings system?

BBB updated its BBB Reliability Reports to help consumers more easily and quickly identify and compare the reliability of businesses based on BBB’s unbiased evaluation. Previously, BBB awarded businesses either a “satisfactory” or “unsatisfactory” grade—which did not provide as much insight as a letter grade.

What goes into a business’ letter-grade rating?

The ratings system relies on a proprietary formula that takes into account 17 factors based on objective information and actual incidences of a business’s behavior that have been verified and evaluated by BBB professionals.

What are the factors that go into a business’ rating? Specific factors include:

- The type of business and its business model
- How long the business has been operating
- Whether the business has appropriate competency licensing
- Total volume of complaints filed against the business
- The number of unanswered complaints

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BUSINESS

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than two years at selected BBBs. With modifications, based on testing, the new ratings system was adopted by the parent organization Council of Better Business Bureaus as the standard for all BBBs to follow and introduce in 2009.

As part of its strategy to build trust in the marketplace, the BBB also recently changed the way businesses affiliated with the organization were designated, from "BBB Member" to "BBB Accredited Business." The "Accredited" designation highlights the fact that businesses have been evaluated by BBB and have contractually agreed to meet and uphold BBB's high standards for integrity and reliability when dealing with consumers.

Both BBB Accredited Businesses and non-accredited businesses in BBB's database will receive a letter grade as part of their report.

For more information on BBB ratings and to find out ratings of local businesses, go to www.bbb.org. ★

BBB Recognizes Individuals for Their Support

At 82nd Annual Dinner Meeting on March 12 at the Hilton Chicago Hotel



The highest individual award that the BBB of Chicago and Northern Illinois presents is the Torchbearer of the Year. This year BBB Chair Chuck Gavzer (left) recognized A.F. (Duffy) Gaynor for his years of dedicated and unwavering support for the organization and its mission. BBB President & CEO Steve J. Bernas is shown on the right.



Chuck Gavzer, BBB chair (left), presented the Diogenes Award for Excellence in Media to news reporter Darlene Hill, Fox News Chicago. They are joined by Steve J. Bernas, BBB president & CEO.



Selected as BBB Calibraro Arbitrator of the Year was Jeff Whitehead (center) for his ongoing efforts on behalf of the Alternative Dispute Resolution program. The trophy was presented by BBB Chair Chuck Gavzer (left) and BBB President & CEO Steve J. Bernas.



BBB Chair Chuck Gavzer (left) recognizes Gary Masterton, president of the American School, for seventy-five years of support for the BBB. They are joined by emcee Allison Rosati, NBC 5, and Steve J. Bernas, BBB president & CEO.

dex™

Welcome to the neighborhood-wide web.

The most complete local info is online at dexknows.com.® Create an itinerary, map your way around town, and even personalize your searches. Get to know your neighborhood with dexknows.com.

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