BETTER BUSINESS BUREAU SERVING WESTERN MICHIGAN

3BB

A Strong Foundation for the Future

BEACON







n 2022, a new CEO will lead the Better Business Bureau. We look forward to a successful transition to this new leader, along with the energy, ideas, and impact they will bring to BBB and the people we serve. As this magazine goes to print, there are 26 employees, four AARP grant-funded team members, and four interns moving trust forward through the work of BBB in 38 counties. The Board of Directors, consisting of elected representatives from businesses and non-profits in our region, is generously providing governance, expertise and support for our mission. BBBs locally and across North America have some of the greatest people I have met in my lifetime. They are talented, resilient, and dedicated to building trust. They taught me continual lessons about service and integrity that I treasure and will take with me, as we all set more goals and dream new dreams for our next seasons of life.

Zig Ziglar said, "Success means doing the best we can with what we have. Success is the doing, not the getting; in the trying, not the triumph. Success is a personal standard, reaching for the highest that is in us, becoming all that we can be." It has been my goal to be successful in that sense.

Reflections from BBB President and CEO Phil Catlett

Here are a few of the goals and dreams of success we had in recent years:

The Beacon.

We needed a high quality print magazine that business leaders would value, read and share. Beginning in the fall of 2020, we mail quarterly print magazines to each Accredited Business and many community leaders.

Torch Awards.

For eight years we have partnered with the Economic Club of Grand Rapids to present the Torch Awards, honoring businesses and non-profit organizations for outstanding trustworthy practices. The programs mentioned above

Trust Awards.

Beginning in 2018, with honoree Diana Sieger of the Grand Rapids Community Foundation, we annually present the Trust Award to remarkable leaders.

Scambusters.

In the past few years we provided presentations to thousands of middle school, high school, and college students. Students and teachers are incredibly positive about the quality and value of Scambusters, and we are staffing up to do more and more.

Fighting Financial Fraud.

BBB has presented vital information about scams and fraud to community groups for many years. Recently, we developed the Red Flags of Fraud presentation, and increased staffing to make these presentations. Many adults are avoiding being conned, and some attendees tell us about ongoing frauds that we help to end.

Trust Lab and Trust Score.

Conceived as a way to measure and build trust inside of organizations and in communities, we are grateful to area businesses that are supporting this endeavor. We continually learn and refine the program, conducting internal trust assessments, measuring trust, and taking action steps to improve trust.

Charity Review.

Free assessment and guidance for non-profit organizations to assist them in enhancing impact, leadership, governance and transparency.

are not included in the core BBB services required for all Better Business Bureaus. We also had many goals and dreams for the required BBB services, which have grown enormously over the years:

Business Profiles and Inquiries.

BBB staff agrees that the quality and value of our database is the most widely shared priority we have. By the end of this year we will have 53,000 Business Profiles available at bbb.org, and have received 1.5 million inquiries from individuals clicking through to those profiles to learn about West Michigan businesses. BBB.org also provides business lists by category, and based on downloads through today, we will provide more than 550,000 of those lists in 2021.

Get A Quote.

Accredited Businesses provide us with a cell phone number so we can send you a text when a consumer requests a quote from you. This year we are on target for 6,000 get-a-guotes claimed by **BBB** Accredited West Michigan Businesses.

Customer Reviews.

Consumers who want to share their feelings about a business can do so on bbb.org, as long as we can confirm a marketplace interaction took place. BBB provides businesses the opportunity to review and respond to Customer Reviews before being shared on the website. Customer Reviews typically occur when the consumer is not requesting a business to resolve an issue. In 2021, we will publish more than 5,000 reviews, and the majority are positive! We provide a free customer review app for Accredited Businesses to use to make it easier to get reviews.

Dispute Resolution.

Consumers who request help with a problem contact BBB to help them work through disputes with businesses, both accredited and not accredited. Typically, 55% of complaints concern Accredited BBB Businesses, and 45% are not accredited. The huge difference is in response levels by the businesses. Accredited Businesses must respond to complaints to remain BBB Accredited, so we have nearly a 100% response rate. Non-Accredited Businesses only respond about half the time. We are often told by consumers that they were not getting anywhere in resolving an issue until they contacted BBB! We will process more than 6,000 complaints this year.

Advertising Review.

BBB began in 1912 because advertisers exaggerated or outright lied about their products or services. Vigilance committees formed to pressure advertisers to be truthful, which evolved into the first Better Business Bureau. Every business that applies for accreditation has a check-up of their website, social media, and other forms of advertising. Our team does a great job of working with businesses to improve the clarity and integrity of their ads to align with the BBB Code of Advertising. We are typically among the leaders in the BBB system for the number of advertising reviews.

Investigations.

The three service areas above lead to this work. Customer Reviews, Dispute Resolution, and Advertising Review are all fertile soil for seeing patterns of business problems that lead to investigations by our team. You have probably read about or seen BBB featured in news stories where we shine a light on bad business practices, and educate consumers so they are not taken advantage of.

These are all my way of saying thank you to you, our Accredited Businesses, for supporting BBB to make all of this possible! I began as the CEO with the Better Business Bureau Serving Western Michigan on September 26, 2011. It has been a rewarding and meaningful 10 years for me, and I am grateful to everyone who has been a part of this journey.

Now, as I approach retirement, I'm guessing the golfer Chi Chi Rodriguez had it right when he quipped, "When a man retires, his wife gets twice as much husband for half as much money."

In Trust, Phil Catlett

Phil Catlett



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BBB Vision

An ethical marketplace where buyers and sellers trust each other.

BBB Mission To be the leaders in advancing marketplace trust.







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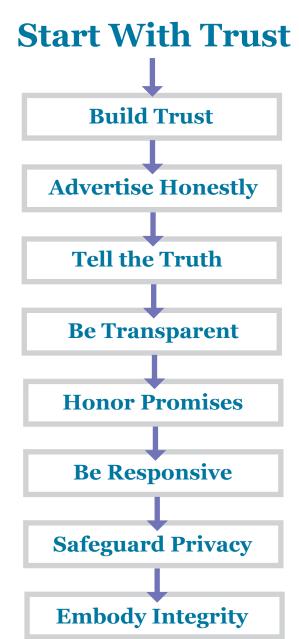


Another satisfied customer... "After 5 inches of rain in 30 hours, basement was completely dry...Thank you!" - F. Hinga





Use BBB Standards to focus on what is most important to consumers, boost your reputation, create customer loyalty, and grow your business.



A GOOD RATING HELPS BUT BBB ACCREDITATION IS IMPORTANT TO CONSUMERS

Customers who self-reported that they came to BBB.org to get pre-purchase information on a business were asked, "Did the information at BBB.org help you make your decision?"

> WHEN EXPOSED TO AN A RATED, BBB ACCREDITED BUSINESS LISTING:



decided to engage with that business

WHEN EXPOSED TO AN A RATED BUSINESS NOT ACCREDITED WITH BBB:



decided to engage with that business

by Katie Grevious

NOW HIRING: YOU ARE NOT ALONE in the **SEARCH** FOR EMPLOYEES

e see the advertisements up and down the busy streets of Western Michigan: Now Hiring. It's no secret there is an increased hiring demand. Employers are hurting to fill positions and are offering perks like increased starting wages, signing bonuses and flexible hours to entice workers through their doors. Most people blame the COVID-19 pandemic for the current job market, and they are right...kind of.

Express Employment Professionals is one of the many staffing providers in Western Michigan. The Grand Rapids location is an accredited business with 25 years of experience. They are part of a network of over 800 branches across the globe, with a pulse on the industry. "There's more hiring demand than ever before," says David Robb, Director of Operations for Express Employment Professionals in Grand Rapids. "It's harder than ever for companies to recruit and find people, so it's a very consistent thing. It's not a local thing."

While the supply and demand mismatch of workers and positions may feel new, Robb says this has been building for nearly a decade. According to the U.S. Bureau of Labor Statistics, Michigan's Unemployment rate was at 4.7% in August 2021. The unemployment rate reached a high in May of 2020, during the height of the pandemic, at 23.6% in our state. "We can't really forget where we were before COVID. And then, everything that happened throughout the last 18 months. It really just accelerated a lot of things that were already happening," says Robb. "It's going to go back to maybe being worse than it was before, but not quite as bad as it is now, but still a very tight labor market." Michigan is now back to the same unemployment rate as the fall of 2017.

As Robb said, this tight labor market has been building. One factor Robb believes is leading to the worker shortages now is the birth rate. "Look



back 20 to 30 years," says Robb. "We're not at a replacement rate for our birth rates, and we're not bringing in enough immigration to counteract that. So, there are literally less people available."

Another factor playing into the shortage of workers is early retirement. "We've been talking for almost 10 years about how there's a million baby boomers a year retiring. But last year, during COVID, 3 million baby boomers retired," says Robb. "So things like that just accelerated. Instead of maybe gradually getting to where we are over five years, it kind of all happened in one year, so that's why it's feeling so drastic."

Robb suggests some employers were hoping for a light at the end of the tunnel, with the end of unemployment benefits in September. But he says with the unemployment rate back down to less than 5% in Michigan, even if half of those unemployed workers re-enter the workforce, it still won't be enough to fill all of the job openings. Robb says Express Employment Professionals has been watching what happens when unemployment benefits ended in other states, and so far no one has seen an increase in workers.

"We're just dealing with long term demographic trends that are really going to impact the workforce for the foreseeable future."

Adaptable Businesses

It is clear the labor shortage will not be ending any time soon. Business owners may be thinking 'well, then how do I get qualified candidates in my doors and fill those much-needed positions?' Robb says businesses first have to accept the changing dynamics. "It's not going to be the sort of scenario where you're going to have a line of people at your door looking for a job and you know they're going to be perfectly qualified," he says. "You really have to think about how to become an employer of choice. How can you open your doors a little wider?"

"You really have to think about how to become an employer of choice. How can you open your doors a little wider?"

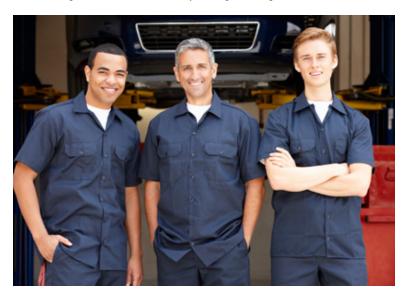
— David Robb

Express Employment Professionals works with many businesses facing this challenge and offers these steps to take:

Recognize and educate yourself on what is really happening in the market.

Look at wages. "Right now it's kind of like a loselose situation for companies when it comes to competitive wages," Says Robb. "We've seen the most rapid wage inflation that we've ever seen over the last like six months to a year."

Look at your job requirements. "Are you requiring a high school diploma? Are you requiring a college degree? Does the job really need that? What's your conviction policy?" says Robb.





Change your mindset.

"You're probably not going to find someone with 100% of what you need. Try and find people that have 50% of what you need, and then create really good onboarding and training programs, so you can create the person you really need."

Create a path for new employees. "The younger generation really wants to see that career path," says Robb. "You might hire someone out of high school, but consider how they may grow with the company and see their wages increase. You are not going to be able to hire high-level positions easily. You will need to train and develop people for those positions."

Diversity and inclusion. "Is there diversity, equity and inclusion efforts? Obviously that's always been important, but right now more important than ever," says Robb. "If you're missing a certain talent pool for some reason, you've really got to take a hard look at that."

Become adaptable with work arrangements.

"Before, businesses had a framework and found people who fit into that framework," says Robb. "Now businesses need to think about being flexible with schedules that are non-traditional. Realize it may be better to have someone here for 20 hours a week, than to just not have anyone at all."

Look at your leadership. "What is the experience like for your employees in relation to their direct supervisor? Is it a really good experience? That's going to impact retention." Robb says a lot of people are making major career changes now, especially if they didn't feel valued over the last 18 months, they are going to find something else.

Robb says employers may not be used to being this forthcoming, but remember, you are not alone in this "new norm".





DSAWM members Molly VandeWater and Maggie Fischer celebrate Step Up for Down Syndrome at the new Special Olympics Michigan Unified Sports & Inclusion Center

SERVING OTHERS in a FIRST-OF-ITS-KIND FACILITY

by Jeannie Gregory

No one can accuse Tim Hileman of not having inspirational goals.

Hileman, who is the President and CEO of Special Olympics Michigan (SOMI), has been with the nonprofit for just over three years and has attained remarkable accomplishments in that short amount of time. In reality, what has transpired actually came together just nine months into his tenure. It was then he approached his board with an idea.

It all came about when Hileman would drive by old South Christian High School, which is located on 68th St. in Grand Rapids, on his way to the SOMI's satellite office in Byron Center. There was a sale sign standing in the front of the 127,000-square-foot building. The building itself was nestled on 17 acres and included practice and playing fields for a variety of sports. Hileman felt the draw immediately.

Hileman had talked to the staff and families of SOMI when he started his new position to get a "feel" for what was needed. With that knowledge, he couldn't help but see the building and its grounds were a perfect fit.

"I thought this would give us our own facility and that would include a place to practice, two playing fields, a gymnasium, and an auditorium," Hileman shares. "There is also room for health clinics, cooking classes and other educational opportunities. Another positive was our athletes could utilize it right away."



The Grabinski Family celebrates DSAWM's Step Up for Down Syndrome at the new Special Olympics Michigan Unified Sports & Inclusion Center

Thus, the Special Olympics of Michigan Unified Sports & Inclusion Center was launched. The SOMI board asked the pertinent questions, performed due diligence, voted, and gave Hileman their blessing. The organization closed on the building June 30, 2019, with a price tag of \$3.5 million. The purchase came about with the help of SOMI's philanthropic partners who also believed in the vision. SOMI moved into the building in October of that year.

"Two weeks after the purchase, we brought in our athletes, coaches and family members. They had no idea we had bought the building," says Hileman. "In the lobby, we told them this was their new home. Their faces and the joy and excitement they showed was a reaffirmation we did the right thing. Some of the parents were in tears when they walked into the gymnasium." With the purchase, the center became the largest Special Olympics facility in the world.

"It's not only because of the size of the building, but also the amount of acreage," shares Hileman. "The outdoor fields offer a large capacity for fans, and the facility allows all the SOMI programs to be under one roof. That responsibility is important to us, we want it to be the world's greatest, and not just the largest. We want it to be a beacon for other programs around the nation."

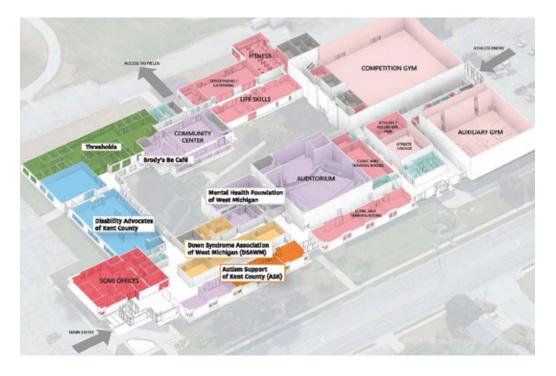
From the beginning, Hileman and the board knew their organization wouldn't need all the space in the building, so the plan was to create a hub. A hub that would service the needs of many in the community. A model where all individuals are looked upon for their gifts, where everyone is welcome. "West Michigan has a great collaborative nature, so we reached out to just a few organizations we worked with through our athletes, and from there the interest was quick and organic," says Hileman. "It is a way to really be efficient and to collaborate and offer programs and services that are needed. Many nonprofits in one space will be a huge benefit to families as well as individuals as we work together to find the best answer to their needs."

Many other nonprofits saw the wisdom in the collaboration. As of press time, eight nonprofits have committed to the building (see map). According to Hileman, many others have expressed interest, but they are quickly running out of available space. The organization is figuring out ways to still collaborate with services and programs of those showing an interest.

Down Syndrome Association of West Michigan (DSAWM), a BBB Accredited Charity, moved into the building in January of 2021. According to Executive Director Jennifer DeVault, SOMI reached out for them to tour the building in October of 2019. The DSAWM board saw the wisdom of being under the same roof.

"The decision to move from our small downtown office in Grand Rapids to the first-of-its-kind Special Olympics Michigan Unified Sports & Inclusion Center is the first step towards realizing new goals of program and event expansion," shares DeVault. "This allows us to partner with other existing agencies that serve our members, while significantly raising our profile so that the community knows we are here to serve people and families who are connected through Down syndrome."

The future excites DeVault and her board. "We are going to continue to improve the quality of life for children, adults, and families. We're going to offer new programs and services, promote public awareness, and continue to be the area's leading resource for individuals and families impacted by Down syndrome."



Disabilities Advocates of Kent County (DAKC), another BBB Accredited Charity, has committed with a goal of moving into the center in April of 2022.

The nonprofit hosted a kickoff for their capital campaign Tuesday, Sept. 14, with plenty of good news. Executive Director Dave Bulkowski shared the nonprofit's vision.

"They (the DAKC board) wholeheartedly voted to make it happen," shares Bulkowski about the move. "We set a goal to raise 2.5 million to fund the move, and also to fund the needed expansion of our home accessibility services over the next few years, so we can help more and more people with disabilities continue to live in the home of their choice."

According to Bulkowski, DAKC has enjoyed a great display of local support, and a significant grant from HUD to expand home accessibility services, which will not only be offered to residents of Kent County, but will also cover Allegan, Ionia, Mecosta, Montcalm and Osceola Counties. The DAKC's new home at the center will also help others throughout the country.

"The Home Accessibility Center will truly be a national model for people with disabilities to come and try out things for themselves to make their home as accessible and safe as possible," says Bulkowski. "In addition, it will be a space for Mathison Architects to come back with their clients to show them what they mean by universal design, as we continue to expand our communities' accessibility, both in the commercial and residential arenas."

SOMI estimates it will take \$20 million to attain everything they want to offer at the inclusion center. Phase 1 will total \$10 million. To date they have brought in just over \$7 million, which is impressive, considering it has been raised in the middle of the COVID pandemic. They had their first capital campaign meeting in February of 2020, with a full cabinet of 40 community leaders. They talked about the campaign, hit the ground running, and as Hileman puts it, "the brakes were hit fast."

"It speaks to the value of what we are doing that the facility has moved forward during the pandemic, and it speaks to collaborative power. Donors have resonated with what we are all bringing to the communities."

"We knew that it would be great, but what it has turned into is something I couldn't have imagined," concludes Hileman. "The energy that occurs is amazing. It's tough to leave at the end of the day because there's so many good things happening that I don't want to leave. In the spring of 2022, when we are fully up and running, it is going to be a happening place morning, noon and night, seven days a week. We can't wait for that."

THANK YOU!

by BBB Staff

our Better Business Bureau will have a new leader on December 31st, 2021. Phil Catlett, our President and CEO, is retiring from his post and the Board of Directors is presently concluding a search for his replacement.

After leading the Better Business Bureau for the last 10 years through unprecedented success and growth, we are truly saddened that Phil is leaving us, but thrilled for him that he will be spending more time with his wife Caroll, his kids and grandchildren. Phil loves to travel, golf and explore, and he will be off on many adventures.

Phil is a native Michigander and has long served the community. Active in his church, he has also led, worked with, or helped guide many civic and professional organizations over the years, including the Salvation Army, Kroc Center, Walker Charter Academy, Rotary, YMCA, The Economic Club and Junior Achievement, to name a few.

After graduating from Central Michigan University with a BA in Broadcast Journalism, Phil's storied career began in radio. Phil worked his way up from Account Manager to General Manager, National Sales Manager and Vice President for some of the larger Radio Communications companies serving West Michigan. He has impacted the lives of many broadcast professionals in West Michigan and many owe a large part of their success to Phil's management, guidance or assistance.



In the summer of 2011, the BBB of Western Michigan's Board was doing a comprehensive search for a new President and CEO. What stood out to the committee was Phil's engaging personality, ability to communicate clearly, and expression of a vision for the BBB. It was the right decision.



Eric Mills from 5/3 Bank was on the committee that made the hire. "When Phil was hired, the BBB had become an entity without direction and was not willing to make the changes necessary to thrive and be an entity that people wanted to join. The expectation was for Phil



to re-tool the BBB and create an atmosphere where people wanted to work at the BBB, and businesses want to be members of a great organization. I believe that Phil has accomplished this and more. Phil has taken the BBB to a new level over the years. He made sure that the BBB had the right tools (enhanced the computer system, hired the right people, interacted with the board to seek fresh ideas to improve the BBB in the community). All of this while becoming the 'face of the BBB' with many public engagements. Phil has always looked for ways to improve the 'value



add' of being an accredited business. Phil's positive 'can do' attitude is also an attribute that makes him seem larger than life." The International Association of Better Business Bureaus (IABBB), of which your BBB is part of, has also undergone significant changes over these last 10 years. Antiquated systems, processes

and structure have been replaced and are evolving to this day to help BBB be more relevant and provide even more value to businesses and consumers across the country. Over the years, Phil has worked closely with IABBB leadership and his peers to help those causes and position BBB Serving Western Michigan as one of the top BBBs in the system.



"Phil, we wish you many years of happiness and joy as you retire and we appreciate all you have done for us!"

- The staff of the BBB Serving Western Michigan

"Phil's character shines bright in all his communications and actions. He has been a steady go-to leader for me and for the BBB system," says Kip Morse, CEO of the International Association of Better Business Bureaus. "If I want a heartfelt, straightforward evaluation of anything, I go to Phil. When you look up the requirements to lead an organization rooted in high standards, go to Phil's resume."

When Phil started in the position of CEO on 9/26/11, there were less than 10 full time employees. Now there are more than 25. This growth in staff has had a direct impact on BBB's ability to better serve the community with education programs, presentations, and the maintenance of a robust database providing trusted information on companies and charities in West Michigan.

(Continued)



Phil managed this growth wonderfully. Through two office moves, including the purchase of our current building, changes in the national structure of BBB, positive Diversity, Equity and Inclusion initiatives, the pandemic and the changing landscape of the employee workplace, Phil has always been willing to adapt and change through thoughtful consideration as to what was best for BBB. Phil is responsible for the development of a culture at BBB that now is open to change, cares, helps with personal growth and is well positioned to thrive going forward.

"Phil will be leaving the BBB in a much better place than when he started, and better positioned to grow and help promote trust in the West Michigan marketplace."

- Mark Tomasik, BBB Chairman of the Board

Mark Tomasik, Vice President and Deputy General Counsel DP Fox Ventures, LLC and our current BBB Chairman of the Board, notes how successful Phil has been and his effectiveness as a leader.

"Phil's steady and consistent leadership, particularly in the last 18 months, has been critical to the BBB's success. Because of Phil, the BBB navigated the turbulent waters presented by COVID-19 and has emerged stronger. His charismatic presence and ability to command an audience has resulted in the





BBB raising its profile throughout west Michigan and particularly within the Grand Rapids business community. I particularly recall Phil standing up on stage at the

Econ Club, in a room with close to 1,000 people, and presenting awards to our local businesses here in West Michigan. Phil is always smiling and positive. I can't recall a single instance over the past 5 years where he wasn't upbeat and excited about the possibilities

that lay ahead. Most importantly, Phil will be leaving the BBB in a much better place than when he started, and better positioned to continue to grow and help promote trust in the West Michigan marketplace."



We sincerely thank Phil for his service to the Better Business Bureau, his impact on the community, businesses and charities and his staff. Phil has been a superb leader and we will miss him.



(Continued)

WORDS of THANKS

"Phil's contributions are immeasurable. His optimism, energy and guidance always inspired us to grow and be better. Wishing him a very happy and fulfilling retirement."

Barbara L. Krzemien, BBB Director of Administrative Services

"Phil has made a lasting impact on the community in West Michigan. He has been a fantastic leader and has BBB Serving Western Michigan positioned to continue to grow and serve the business community in meaningful ways. We will miss him."

Jack Daley, BBB VP of Sales and Marketing

"Phil exemplifies what the BBB stands for: integrity, respect and ethics. It has been my pleasure to learn from and work with Phil for the last 10 years. I wish him all the best in his retirement."

Terry Glenn, BBB Director of Operations

"Phil has had a great impact on our community, but what many of us will miss is seeing him every day in the office. Though mask requirements hid his big smile the past couple years, it couldn't hide his laugh or warmth. He is someone who cares about the BBB team, and we will miss having him as our leader."

Troy Baker, BBB Educational Foundation Director

"It has been amazing to see how Phil, through his leadership and vision, has grown BBB Serving Western Michigan. Our team has doubled in size since I joined the bureau in 2015. This means the impact we are making on the community has grown significantly under Phil's guidance and direction. It has been a privilege to serve alongside Phil in the past six years and he will be missed both personally and professionally.

Wendell Gafford, BBB Manager of Business Relations

"Phil has been an inspiration to many of his BBB colleagues. His positive outlook is contagious and visionary thinking has made us all better. We wish him and Caroll lots of "holes in one" during his retirement."

Michelle Corey, President/CEO, BBB of St. Louis

"Phil inspires me professionally and personally. Phil is a tireless advocate for trust and he embodies integrity. He might be the smartest person in the room but he never acts like it. He treats everyone with respect and dignity. Phil is a gentleman. Most importantly, you can feel all the love Phil has in his relationships. Best wishes, my friend, on a well earned retirement with your lovely wife!"

James D. Temmer, President/CEO, BBB Serving Wisconsin

"Having been part of BBB for 37 years, there are a few BBB leaders who embody the best in us and Phil is one of those unique individuals. Phil is the consummate colleague, wise, kind, professional and innovative. I will miss his many talents, but most of all, I will miss his friendship."

Rod Davis, *President/CEO*, *BBB Serving Southeast Florida and the Caribbean*



"Your example as a leader, a role model, a teacher and coach gave me 15 great years at WLHT. I have had 3 jobs since leaving 95.7, and in each case I consulted with you prior to making a move. Your presence in my life is much more than a co-worker. You are a mentor and friend."

Steve Dirksen, OnAir and Program Director, WLHT Radio

"I was looking to change careers in the early 90s and Phil Catlett gave me a job in sales despite having no sales experience. He gave me the chance to succeed by teaching me what it took to be a successful sales person. He explained it was my responsibility to make sure the customer was happy and not to rely on anyone else to make sure that happened. If the customer is happy, you'll always have everything you need as a salesperson. I carried that philosophy throughout a very successful sales career and I have Phil Catlett to thank for that."

Glenn Eckelkamp

Phil unapologetically leads with his heart. His warmth and charm could almost make you forget what a formidable businessman he is. Selfishly, I hate the idea of his retirement but for my friend, I hope he will continue to mentor future leaders (to include his grandchildren) and enjoys all the joy and satisfaction in retirement he so richly deserves.

Holly C. Salmons, President/CEO, BBB Serving Central Florida

"Phil always worked to keep the best interests of his employees in mind. In the radio business where high turnover among management is common, Phil held the general manager position of our station group for well over 2 decades. I'm sure that can be attributed to him being the thoughtful, genuine and caring person that he is. Everyone from ownership to management on down respected him for that."

Phil Johnson, Townsquare Ignite Digital Solutions

"Phil Catlett and I started with the BBB right around the same time. From the very beginning, he and I hit it off. I respect everything he has done for the Grand Rapids BBB, his leadership and insight with our Performance Group, but more importantly, his friendship. He and Caroll have become great friends of mine and my wife Kris. We will always cherish the times we spent together and hopefully, in his retirement, we can see each other more often. Phil's work ethic, family values and his spirituality are what I admire the most about him. I hope he and Caroll enjoy this time they have set aside for family, friends and travel!"

Frank Cilona, President/CEO, BBB Serving Canton Region & Greater West Virginia

A CLEAN CAR DRIVES BENEFITS & SAVINGS to YOUR COMPANY

An article from Tommy Car Wash Systems

A s a business, your fleet of vehicles are moving advertisements. We know you want them to look good and give the right impression. To do that, they need to be clean. At the same time, consistent washes will extend the life of your vehicle fleet. No matter how many vehicles you have, it is a major investment. The longer your vehicles can stay on the road, the better. But, we all know that keeping a clean car is not always easy in Michigan. Especially in the winter. That's where Tommy Car Wash Systems and Tommy's Express can help. Tommy's has programs available that can keep your fleet looking great and save you money in the process.

A Local Company with International Reach

Founded and based in Holland, Tommy Car Wash Systems and Tommy's Express have been BBB Accredited for more than a decade. The company not only operates and franchises the well known Tommy's Express and Quality Car Wash locations people know, but they design, manufacture and license the entire car wash system for use around the world. Tommy Car Wash Systems can be found in 24 states along with South America, Europe, the Middle East, Asia and Australia. Plus, there are planned locations in Canada and 6 more states in 2022. Despite the growth, Tommy's remains a local company.

Jun and Sonny Essenburg opened their first Quality Car Wash in Holland in 1969. Now run by the third generation of the family, the company continues to innovate to make the car wash a faster and more convenient experience.



"The wash experience is completely different from other washes. Our patented buildings offer an open, spacious, and bright experience that creates a very different feel from what most people think of as a car wash," says Larry Pethick, Vice President of Marketing for Tommy Car Wash Systems. "Most importantly, we're cleaning your car with amazing results in just three minutes."

That efficiency is due to a number of innovations the company has made to how the car wash operates. This includes the Tommy Transporter conveyor belt system. The constantly moving belt replaces the tracks drivers usually maneuver into. This moving belt allows for wider-tire vehicles and faster loading. License plate readers for Unlimited and Pay-per-Wash Club members speed the process up as well, allowing cars to quickly get in and get the wash they need.

The company designs and manufactures most of what you see in the iconic car washes in the Holland area, and is constructing a new state-of-the-art headquarters and manufacturing facility in Holland to keep up with the company's growth. "We're proud to be a part of West Michigan's automotive and manufacturing heritage," says Pethick.

Saving Your Business Money

No matter the size of your fleet, keeping your vehicles clean makes good business sense. For many industries, the work truck or van is the first thing a customer sees when you arrive at their location. What your vehicle looks like makes an impression. "A clean fleet helps build a stronger brand image and helps protect your company's investment from the ravages of road salt," says Pethick. "Vehicles that have been kept clean improve the resale value of your fleet and extend the vehicle's life by helping resist rust and paint oxidation."

The team at Tommy Car Wash Systems also knows you can't afford to spend a lot of time on washing the car. The old adage that "time is money" is true, and Tommy's Express is built with that in mind. More than 50 years of innovation have created a system that makes it possible for locations to clean more than 2,400 cars a day. This allows you to get in, get the wash that will impress your customers and safeguard your fleet, and get on with the needs of your business.

Pethick also notes the convenience a fleet account can bring. "An Unlimited wash program also allows your accounting department to have a steady, predictable maintenance expense," he says. "Or a Pay-per-Wash program with a fleet discount allows you to more closely monitor your fleet's maintenance expenses."

A Great Way to Celebrate your Team

Tommy's also has a solution to holiday and end-ofyear gift giving. "Buying your employees an Unlimited wash package allows them to have one less worry and makes for an easy-to-use and thoughtful gift. Your employees can wash as often as they like for the term of their gift package, using the club lanes to easily scrub the winter grime or summer pollen from their second-largest investment," says Pethick. "Instead of a gift basket that lasts only a short time, an Unlimited Club membership will have your employees thinking about their employer's generosity every time they wash their car."

Partnering with Tommy's Express is a great way to help your business and your team. To learn more about fleet accounts and prepaid gift packages, contact your local Tommy's Express, go to *tommys-express.com* or call guest services at (616) 369-8917.



About Tommy Car Wash Systems and Tommy's Express:

Founded in 1969

Headquartered in Holland, MI

More than 80 Tommy's Express and Quality Car Wash locations across the U.S.

284 current employees with 70+ jobs available

BBB Accredited since 2009



A dirty fleet isn't a good look.



Let **Tommy's Express** keep your vehicles looking their best.

See where we're located at tommys-express.com/locations.

THE IMPACT of FIGHTING FINANCIAL FRAUD

he woman almost didn't come. But that morning she decided to ride the bus to the local senior center for a lunch and learn event. Along with chicken and salad, the Better Business Bureau would be there talking about scams. She had one scam that had been on her mind for a while, even though she wasn't convinced it was a fraud at all. The presentation started as she ate her chicken and fruit cup.

The very first example hit close to home, a person from Howard City lost \$134,000 in a romance scam. The presentation was called Red Flags of Fraud, and as it went on, she recognized those same red flags in her daily life. Red flags her emotions had caused her to overlook. Then it became too much. "If someone asks you to go to the store and buy gift cards to pay them, don't do it, it is a scam," the presenter said. It was one red flag too many. She got up from her seat in the back of the room and approached Randy, another gentleman from the BBB who was sitting on the side of the room. She needed advice, and the people who seemed to have the answers were right here.





A Heartbreaking Tale

I have done this Fighting Financial Fraud presentation a lot of times. It's not uncommon for people to share their close calls with scammers, or even stories of falling for the scam. But romance scams are different. They are more personal. They often have the highest financial and emotional toll. So Randy and I couldn't help but be heartbroken at the story we were told.

The woman had lost her husband 20 years ago. Not long ago, she met a man on a dating website. He was a captain in the military who was stationed overseas. He was born to a wealthy family in Florida who he didn't want anything to do with, and they didn't want anything to do with him. He was looking forward to retirement and looking for a companion back in the U.S.

They spoke on the phone and he sent pictures of himself. Then came the first ask for money. It was small and reasonable. \$100 to reload his phone card so they could keep talking. She didn't think twice when he asked for the money to be sent by buying an apple gift card and sending him the numbers on the back. A short time later he asked for \$200, then \$300, then \$500, always in gift cards. He told her to lie to store clerks if they asked if she was sending the card information to someone else, and she did. When pressed by a concerned clerk, she told them it was for family gifts.

Over and over, her son told her it was a scam. But to her it was real. It was a relationship she needed. Eventually, the man on the other end of the phone claimed to have a fortune, and promised her increasing payments when he got back to the U.S. If she helped him now, he would get her \$70,000, then it was \$80,000. By the time she told her story to Randy and I, she had been promised \$1.3 million. She didn't say how much she had sent the man, and we didn't ask. As we stood there talking, I could see a range of emotions in her eyes as she

"In many circumstances, hope is a wonderful thing. But when talking with a scam victim, hope is the most dangerous of the emotions." – Troy Baker

held back tears. There was embarrassment that she had been taken advantage of, fear about her financial wellbeing, and most concerning: hope.

In many circumstances, hope is a wonderful thing. But when talking with a scam victim, hope is the most dangerous of the emotions. I could see in her eyes that she was hoping that, after telling her story, we would tell her that the man she had come to care for was real. She hoped I would tell her that, while others had been scammed, her situation was different. Hope to this woman was dangerous, because hope was going to keep her sending money. Hope was the road to ruin.

Randy and I listened, and we walked through the red flags. I shared examples of other victims I knew about, and let her know she was not alone. But in no uncertain terms, I let her know that this was a scam, and not only was there no money coming her way, the man she had hoped to meet in person would not be coming to Michigan. It became clear that all this man could give her was financial and emotional heartbreak.

I wish I had a better answer for victims like this. The money is gone. The person who stole it is overseas, and can't be touched by the local police



or, in most cases, the FBI. The best you can do is stop digging the hole. \$2,000 lost is better than \$20,000. \$20,000 lost is better than \$120,000 lost. Scam victims are usually the people who can least afford it, and I could see this was one of those cases, a senior living on a limited income.

As she left that day, you could see her pain at the realization that it was all a scam. As Randy and I watched her go, we couldn't help but feel a mixture of heartbreak for her situation, and a small sense of fulfillment. Had she not come to the presentation that day, she would still be sending money to this scammer. How many more people in that audience had we saved from becoming a victim? As hard as these conversations can be with people, the BBB does what it does because we want to serve our community. And we do it at no cost.

We hope that someday there will be a better answer for these victims, a way to get back what they have lost. But until then, we continue to share our knowledge and experience with seniors, businesses and community groups, free of charge.. To book your presentation, go to *bbb.org/wmiprograms*.

CENTENNIAL SECURITIES



Fighting Financial Fraud is presented to the community free of charge, thanks to the generous support of Centennial Securities and Ayers Basement Systems.



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FOX MOTORS

WHAT YOU SHOULD KNOW ABOUT INCREASED WAGES

by Phil Catlett

hat should employers do about wage inflation? Why is this happening? How should we be thinking about this and planning for the future of our businesses? All are questions businesses across Western Michigan and the United States are asking as they all compete for good workers.

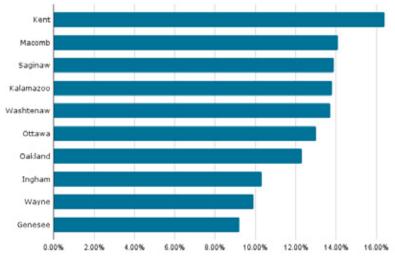
What is Behind the Wage Increase?

A shortage of available and willing workers is the largest factor driving strong upward force on wages. Covid-related worker shortages added to the exodus of baby boomers from the workforce, record-low participation in the labor force by American workers who are 25 to 54 years old, and the lowest birth rate in U.S. history. Demographers predict that most developed nations should plan for worker shortages due to plunging birth rates for the next generation at a minimum.

Here are some statistics from the end of last year, before the current congress and administration took office.

All 10 large Michigan counties reported average weekly wage gains from the fourth quarter of 2019 to the fourth quarter of 2020 (see chart). Six counties had rates of wage gains that were at, or above, the national rate of 13.0 percent. Kent County saw the largest gain (+16.4 percent). Over-theyear wage gains among Michigan's four other large counties ranged from 12.6 percent to 9.4 percent.

Over-the-year percent change in covered average weekly wages among the largest counties in Michigan, fourth quarter, 2020



The Impact on Employee Satisfaction

Employee satisfaction and engagement has been a major emphasis of employers for at least the past 10 years. The worker shortage was already baked in when the pandemic hit, magnifying the problem. Employees have more opportunities and more value than in the past. Businesses must understand what we are dealing with, and strategically implement measures to attract and satisfy employees if we are going to thrive.

64% of U.S. workers surveyed believe their employee experience directly impacts their ability to serve customers.

70% said their feelings about their day-to-day work experiences impact their productivity.

The statistics above point out how important and valuable our employees are. Here are a few considerations of how you could plan to succeed in this environment:

Employee Turnover. The employer was in the driver's seat for a long time, and when an employee left there were plenty of options for replacements. The available labor pool now is limited and risky. Keeping experienced people and paying more makes a lot of sense, compared to someone with little experience who will demand even higher pay.

Training. It's essential to have excellent training for employees to build the loyal team members you want. Going out to take someone from a competitor is very costly. If the employee you took from someone else is willing to go to you for more money, chances are they can be taken away from you too.

Employee Satisfaction. Take a holistic view of your employees, and truly care about them as people. Happier, healthy employees are good for business. When employees sense support, it has a positive impact on their overall well-being, mental health, sleep, and physical health.

Consider New Employee Options. How do you feel about hiring older workers? People with disabilities? Veterans? Formerly incarcerated or with criminal records? When employees were plentiful, you may not have considered people who fit those categories. Is it time to reconsider?

Source: U.S. Bureau of Labor Statistics

for ALL SMALL BUSINESS OWNERS

An article from Speedy Cyber Rescue

She was just four years old, but over the past 11 months the girl's data had been breached four times. For her parents, it was frustrating knowing there wasn't anything they could do to stop it. The hackers hadn't attacked them, they attacked a business that happened to have their daughter's private information. As a parent, what do you do in this situation? For Steve Opoku, the answer was simple. Along with being the father of a young identity theft victim, he was the owner of a successful computer repair business near Kalamazoo. So he shifted gears and opened Speedy Cyber Rescue.

"I was furious. I had to do something about it. I was determined to stop these cyber criminals and to help small businesses do it," says Opoku.

The first breach came from a local dentist's office. 13 years later, medical offices are still a prime target for hackers. Their files are filled with private information, including account and insurance information. But they are not the only targets. For many small business owners, it is easy to dismiss the cyber attacks they hear on the news. Why would hackers go after a small plumber, or landscape/snowplow company?

"There is a mindset for these businesses that they don't have data that is valuable to criminals. But it is actually the opposite," says Opoku. "Small businesses need to realize they have valuable information. More than 60% of all cyber attacks are targeted at small businesses."

Most small businesses don't realize the data they have, and how valuable it really is. If your computer system has names, addresses and phone numbers, it is valuable to hackers. And while most people think of big businesses as being targets, small businesses are increasingly the focus for these scammers. Big companies have well-staffed IT departments and constantly updated technology to protect their data. Small businesses don't have the same resources. For many small businesses, the computer they use is the same as it was when they bought it at the store.



Maybe they have added an antivirus. Most small businesses don't have the expertise to secure their network. This lack of security puts them at greater risk. Small businesses are less likely to be able to weather a hack that shuts the company down for two or more weeks. And if you take credit cards, not being PCI Compliant can make a data breach financially ruinous.

"The reason small businesses are targets is very simple. They often put up nearly no resistance to attacks. Without your data, you don't have a business. Protecting your data has to be a priority, and you need to put resources into doing it," Opoku says.

Payment Card Industry, or PCI, compliance is something businesses have to certify they do every year if they accept credit cards.

"A lot of small business owners just check the box when they get their compliance notice, but don't pay attention to what is required."

Dismissing these requirements can be a costly mistake. Not taking these protections leaves your business and its data open to hackers, as well as fines from your bank that can run thousands of dollars per month. When you check the box stating you are PCI Compliant, you are certifying to the bank that your business:

- Has built and maintains a secure network
- Protects cardholder data
- Maintains a vulnerability management program
- Implemented strong access control measures
- Regularly monitors and tests networks
- Maintains an information security policy

Ask yourself, are you sure your company has done all of this? Most have not.

"Only one in ten small business owners I meet have a proper firewall. And without a firewall you are letting scammers walk right into your network and take your data."

It sounds like a lot of work, and for a small business it can seem daunting. But there are resources and professionals available to help.

"We can do a free PCI compliance assessment and audit. We give the business a checklist of what needs to be done that they can give to their IT person, do it themselves or we can help them become compliant," says Opoku. "It's not that expensive to do these things."

No business wants to have to notify all its customers that they let the customer's credit card information and personal information fall into the hands of hackers. If it happens you will lose customers. You will likely have to pay an expert to get your system back online, and may have to pay a ransom to the scammers to release your data back to you.

"A medical office in Battle Creek had to close its doors due to a cyber attack. Their medical records were locked and they couldn't get access. They didn't have the required backups. If they had backups, they would have been able to reopen. But they didn't. The doctors decided to retire. Not all business owners are in a position to do that." "Without your data, you don't have a business. Protecting your data has to be a priority, and you need to put resources into doing it."

- Steve Opoku

Then there are the fines from the bank. For years, your business checked the box and told the bank you were PCI compliant when you were not. Now the bank is going to punish you for not doing what you said, because they face their own fines from the credit card companies for your breach.

"I have found very few small businesses that didn't have a vulnerability on their network. You need to have a professional look and find these to fix them. This needs to be an ongoing process. Unless you have that expertise, you need to have an expert help."

Opoku knows what it's like to be the customer whose information was breached, and he is determined to help businesses like yours make sure it doesn't happen to your customers.

Speedy Cyber Rescue is a BBB Accredited Business and can be found at *scrmichigan.com*





Protect your data and your business.

269-459-1484 - sales@scrmichigan.com

MAXIMIZE YOUR BBB ACCREDITATION with **GETAGUOTE**

by Jack Daley

BBB Accreditation demonstrates that a business is trustworthy and that it meets BBB standards of Trust and Ethics that have been a pillar in the business world for more than 100 years. Accredited Businesses recognize the important impact of the BBB mission of promoting trust in the marketplace and the positive impact it has on their business, employees and customers' lives.

"The program is very successful, and we encourage all Accredited Businesses to take advantage of this benefit to drive additional business to you."

- Jack Daley

To this end, one resource that Accredited Businesses can take advantage of is **Get a Quote**. Get a Quote is an effective tool to help generate very warm leads for your business and is included with your BBB Accreditation. Potential customers go to BBB.org to check on companies. They are typically ready to do business and are checking on the trustworthiness of organizations. Get a Quote allows potential purchasers the ability to request quotes from Accredited Businesses for the goods or services they need, directly from *BBB.org*.

When a potential customer is interested in a service or product from an Accredited Business, they fill out a Get a Quote form that provides information about what they need. That request then goes out (via text or email) to a specific business identified by the customer, or to up to three Accredited Businesses that participate in the program within that customer's service area. Those Accredited Businesses have up to 15 minutes to "claim" that lead or it goes out to additional Accredited Businesses. Once claimed,



the Accredited Business then reaches out to the potential customer via phone or email and sets up the necessary discussion.

In 2020, almost 3,000 Get a Quote requests were claimed by Accredited Businesses in West Michigan. The program is very successful, and we encourage all Accredited Businesses to take advantage of this benefit to drive additional business to you.

Stanley Steemer Great Lakes, located in Byron Center, is a recognized national brand for all cleaning needs. From carpet cleaning to air duct cleaning, upholstery and commercial cleaning and water damage restoration, Stanley Steemer is a premier provider of cleaning services.

Stanley Steemer has been Accredited since 2003. Since that time they have claimed over 200 Get a Quote leads. These are customers who are typically in the last stages of looking for a product or service and are ready to act.

"BBB's Get a Quote program has been very successful for us," says Tracy Maynard, Stanley Steemer Great Lakes Office Manager. "We find that consumers that come from this program are serious and are looking for satisfaction." Maynard has found that after claiming the leads, it is important to immediately communicate with the customer. "Customers have high expectations from the program and we found that letting them know we will either call or email them within 24 hours is critical and very beneficial to converting them into customers."

Amelia Antes, Quality Control Manager for Stanley Steemer, believes the program allows their company to "get in the door" of the customer as an endorsed, trustworthy company. While Stanley Steemer is a national brand, Stanley Steemer Great Lakes is locally owned and operated. "We are in the community. We live, work and play in West Michigan, so it is important to us to provide timely, excellent customer service and value."

Building relationships with customers is vital to Stanley Steemer's success. Maynard says, "We recognize there is a lifetime value to our customers. They may come to us for one service, but in many cases, continue to work with us on that service or others that they didn't know we provided. BBB's Get a Quote program helps start that relationship."

"Although Get a Quote is not our sole reason for maintaining Accreditation all these years, it clearly is very beneficial to us as we support the community through Accreditation. I would absolutely recommend other companies take advantage of Get a Quote if possible," says Antes.

For more information about Get a Quote and how you can better utilize the program, please reach out to either John Garey at *johngarey@ westernmichigan.bbb.org* or Randy Travis at *randy@westernmichigan.bbb.org.* Either would be happy to assist!

Stanley Steemer Great Lakes has been a BBB Accredited Business since 2003. You can reach them at 616-878-7575 or at *www.stanleysteemer.com*



MAXIMIZAR los beneficios *de la* acreditación BBB OBTENGA UNA COTIZACIÓN

por Jack Daley

a acreditación BBB demuestra que una empresa es confiable y que cumple con los estándares BBB de Confianza y Ética que han sido un pilar en el mundo de los negocios durante más de 100 años. Las empresas acreditadas reconocen el importante impacto de la misión de BBB de promover la confianza en el mercado y el impacto positivo que tiene en sus negocios, empleados y vidas de clientes.

Obtenga una Cotización es una herramienta eficaz para ayudar a generar clientes potenciales muy cálidos para su negocio y se incluye con su acreditación BBB. Los clientes potenciales van a BBB.org para comprobar en las empresas. Por lo general, están listos para hacer negocios y están comprobando la fiabilidad de las organizaciones. Obtenga una Cotización permite a los compradores potenciales la capacidad de solicitar cotizaciones de los negocios acreditados para los bienes o servicios que necesitan, directamente desde *BBB.org*.

Cuando un cliente potencial está interesado en un servicio o producto de una empresa acreditada, rellena un formulario de solicitud de presupuesto que proporciona información sobre lo que necesita. Esa solicitud entonces sale (vía texto o correo electrónico) a un negocio específico identificado por el cliente, o hasta a 3 negocios acreditados que participan en el programa dentro del área de servicio de ese cliente. Esas empresas acreditadas tienen hasta 15 minutos para "reclamar" las consultas o las consultas se vayan a las otras empresas acreditadas. Una vez reclamada, el negocio acreditado llega al cliente potencial por teléfono o correo electrónico y establece la discusión necesaria.

En 2020, casi 3.000 solicitudes de Obtenga una Cotización fueron reclamadas por empresas acreditadas en el oeste de Michigan. El programa



es muy exitoso y animamos a todos los negocios acreditados a tomar ventaja de este beneficio para impulsar negocios adicionales a usted.

Stanley Steemer Great Lakes, ubicado en Byron Center, es una marca nacional reconocida para todas las necesidades de limpieza. Desde la limpieza de alfombras hasta la limpieza de conductos de aire, la tapicería y la limpieza comercial y la restauración de daños por agua, Stanley Steemer es uno de los principales proveedores de servicios de limpieza.

Stanley Steemer ha sido acreditado desde 2003. Desde ese momento han reclamado más de 200 oportunidades de Obtenga una Cotización. Se trata de clientes que normalmente se encuentran en las últimas etapas de búsqueda de un producto o servicio y están listos para actuar.

"El programa Obtenga una Cotización de BBB ha sido muy exitoso para nosotros", dice Tracy Maynard, gerente de la oficina de Stanley Steemer Great Lakes. "Nos parece que los consumidores que vienen de este programa son serios y buscan satisfacción". Maynard ha descubierto que después de reclamar los clientes potenciales, es importante comunicarse inmediatamente con el cliente. "Los clientes tienen altas expectativas del programa y descubrimos que hacerles saber que llamaremos o los enviaremos por correo electrónico en un plazo de 24 horas es fundamental y muy beneficioso para convertirlos en clientes".

Amelia Antes, directora de control de calidad de Stanley Steemer, cree que el programa permite a su empresa "entrar en la puerta" del cliente como una empresa respaldada y fiable. Aunque Stanley Steemer es una marca nacional, Stanley Steemer Great Lakes es propiedad y opera localmente. "Estamos en la comunidad. Vivimos, trabajamos y jugamos en el oeste de Michigan, por lo que es importante para nosotros proporcionar un servicio al cliente y un valor excelentes y oportunos".

La creación de relaciones con los clientes es vital para el éxito de Stanley Steemer. Maynard dice: "Reconocemos que nuestros clientes tienen un valor de por vida. Pueden venir a nosotros para un servicio, pero en muchos casos continúan trabajando con nosotros en ese servicio u otros servicios que no sabían que nosotros proporcionaremos a ellos. El programa Obtenga una Cotización de BBB ayuda a iniciar esa relación".

"Aunque Obtenga una Cotización no es nuestra única razón para mantener la Acreditación durante todos estos años, es claramente muy beneficioso para nosotros ya que apoyamos a la comunidad a través de la Acreditación. Recomiendo totalmente a otras empresas que aprovechen Obtenga una Cotización si es posible", dice Antes.

Para obtener más información acerca de Obtenga una Cotización y cómo puede utilizar mejor el programa, por favor póngase en contacto con John Garey en johngarey@westernmichigan.bbb.org o Randy Travis en randy@westernmichigan.bbb.org iEstarían encantado de ayudarle!

Stanley Steemer Great Lakes ha sido un negocio acreditado por BBB desde 2003. Puede comunicarse con ellos al 616-878-7575 o al *www.stanleysteemer.com*



COMMUNICATING *the* **VALUE** *of your* BBB Accreditation

By Katie Grevious and Casey Lawler

e believe it is important that the public knows the value of BBB Accreditation, and what it means to live up to the standards and values the Better Business Bureau has advocated for more than 100 years. Our communications team at the BBB works to help consumers understand the importance of finding trustworthy businesses they know they can count on. As part of the BBB Educational Foundation, Communications Specialist Katie Grevious and Digital Marketing Specialist Cassandra (Casey) Lawler are here to serve our local businesses.

You may have seen Katie on the local news talking about the latest scams or issues affecting consumers and the business community. The BBB knows that any money sent to a scammer is money not spent at a local business. By working with local media, she



MEDIA PRESENCE TWENTY TWENTY-ONE TO DATE

15.9 MILLION

AUDIENCE REACH THROUGH TV & RADIO

91.4 MILLION

REACH THROUGH MEDIA OUTLETS' WEBSITES /SOCIAL MEDIA

SOCIAL PRESENCE

25 THOUSAND

UNIQUE AUDIENCE REACH THROUGH FACEBOOK

15 THOUSAND

UNIQUE AUDIENCE REACH THROUGH INSTAGRAM

guides people to the right resources to help them choose businesses they can trust, and avoid the bad ones. Research from the 2021 Better Business Bureau Mission and Impact Report shows education and greater awareness of scams through media stories helps reduce the damage of scams. It is critical that we not only show consumers what to avoid, but how to find the resources and companies they can trust.

Your kids may have already met, or will soon meet, Katie and Casey in their classrooms. They travel to different schools across west Michigan to teach students the skills they need to avoid scams. Studies show young people are the most likely to lose money to scams. Young people are new to having their own money, and have access to anything and everything on the internet, making young people great targets for scammers. The problem usually goes unnoticed because young people are often embarrassed to speak up when they are scammed. By teaching middle and high school students what to watch out for, and

how to find businesses they can trust, they become equipped with the tools to help protect themselves for the rest of their lives.

Do you ever wonder what the BBB is up to? The best place to find this answer is on our social media handles. Casey updates Facebook, Instagram, Twitter, and LinkedIn daily with what we are doing to improve trust in west Michigan. This is also a great place to highlight our Accredited Businesses. Each month Casey reaches out to at least four businesses in different industries to get their name and message out. Our social media keeps our community aware of everything from scam alerts to big events. We're seeing a great increase in our reach and are excited to continue to work with our community.

Between social media, traditional media outreach, the Beacon magazine, our monthly newsletters and our educational programming, there are a lot of ways our communication team is connecting to our community and showing the value our BBB Accredited Businesses bring to the marketplace.

GET TO KNOW YOUR BBB COMMUNICATION TEAM



Katie Grevious Communications Specialist

How long with BBB? Since May of 2021

What do you love about this role?

I love helping people avoid scams. Seeing someone avoid losing money and learn something new because of my advice is very rewarding.

One fun fact about you: I am the assistant Varsity Cheerleading Coach at Kenowa Hills High School. I was a cheerleader for 10 years, and even cheered at Central Michigan University.



Cassandra (Casey) Lawler

Digital Marketing Specialist

How long with BBB? Since July of 2021

What do you love about this role? I love getting to connect with people in the west Michigan community and tell their stories.

One fun fact about you: I have lived in both Germany and Hungary for two years each.

We make it our business to help you with yours.

Confidence comes with every card.®

At Blue Cross, we understand finding the right health care coverage for your employees can be no simple task. Which is why we make it easier on them — and you. We do it by giving them the personal attention your employees deserve and the help they need to make smart choices when it comes to enrollment and finding the right health care. Our robust data helps provide actionable insights to maximize benefit value for your employees while minimizing costs for you. It all adds up to smarter, better health care. See what Blue Cross can do for your business.

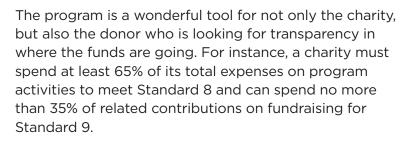
Learn more at bcbsm.com/employers

HELPING CHARITIES BUILD TRUST

BBB Serving Western Michigan works with nonprofit organizations in 38 counties to help them communicate their trustworthiness to potential donors via its Charity Review Program.

The program, which operates under the BBB Educational Foundation, not only plays an important role in helping local donors find a safe avenue for their funds, but also assists charities to be transparent and operate with best practices. Enter the BBB's Wise Giving Alliance's 20 Standards of Charity Accountability, a free voluntary review process that has stringent requirements for nonprofits to meet to become a BBB Accredited Charity.

"The BBB Standards for Charity Accountability were produced in an open process that took three years to complete and included significant input from the charitable community," shares Bennett Weiner, Executive Vice President & COO of the BBB Wise Giving Alliance. "These standards were intended to represent the minimum acceptable behaviors for a charity soliciting the public."



The Standards were formed in a way that even smaller nonprofits have the ability to meet them. With limited funds, sometimes smaller organizations need help fashioning an annual report, a conflict of interest policy, or an online privacy policy, and a BBB specialist will aid them with a sample or a template they can adjust for their organization's use to meet a certain Standard.

"As a small nonprofit, we appreciated the ability to be able to qualify for BBB Accreditation," shares Linda Maupin, Executive Director of Family Support Center of Barry County. "It enabled us to qualify our organization as good stewards of our resources, for our donors and our community. The administrators at the BBB of Western Michigan provided assistance and clarity, so

> we could make certain we shared significant information and progress with the public. The BBB is a well-respected organization, and their backing increases the public's confidence in our mission."

To learn more about the BBB 20 Standards for Charity Accountability, go to give.org/ charity-landing-page/bbb-standards-forcharity-accountability. If you are interested in becoming an accredited charity, send an email to: jeannie@westernmichigan.bbb.org. 🕽

The Family Support Center of Barry County, a BBB Accredited Charity, is a nonprofit organization dedicated to strengthening parents and families with the goal of raising strong, safe and healthy children. **Executive Director Linda Maupin feels accreditation** "increases the public's confidence in our mission."



WELCOME to the Newest Members of our BBB[®] Accredited Business Family

New BBB Accredited Businesses, added from 7/1/2021 to 9/30/2021

45th Property & Power, LLC Interlochen

A.S.E.R. LLC, Constantine Access Cleaning Services LLC Grand Rapids

Accurate Mobile Home Service Kent City

All American Asphalt & Sealcoating, LLC, Allendale

Alli Art Design LLC, Muskegon

Amy Shupp, Realtor, Battle Creek

B & G Logging, LLC, Weidman **Back Country Photography and**

Video Service, Rockford Baseball Concepts, Grand Rapids

Bath Bean, Grand Rapids

Bell Flooring, Quincy

Bertman Tools LLC, Greenville

Big Thumper Express LLC, Fennville

Breedlove Remodel and Roofing, LLC, Battle Creek

Brown's Truck Repair, Inc., Marne

C N C Collision LLC, Muskegon

Centurion Security Solutions LLC Dorr

Chase Auto Repair, Chase

Chewmax Pet Products, Paw Paw

Cleanz Home Cleaning Grand Rapids

Comfy Cottages LLC, Belding Complete Restoration and Cleaning

Services, Inc., Muskegon

Condit Family Dentistry Grand Rapids

Custom Computer Company, Co., Niles

Cutting Edge Homes, LLC, Wyoming Datawave Marine Solutions LLC

Wyoming

desBfittraining LLC, Buchanan Dimondale Canoe and Kayak LLC

Dimondale

DJ's Taxi, Ludington

Double K Farm LLC, Tekonsha

Dunn Outdoorsman Accessories & Custom Laser Works LLC, Coldwater

EA Electric LLC, Traverse City

Easy Breezy Cleaning Services LLC Wellston

Eleven Series LTD, Ada

Elite Roofing & Gutters Solutions Twin Lake

Equipment Solutions Sales & Rental LLC, Lowell

Esprita Inc., South Haven Finkanie Photography

Mackinaw City For the Love of Dogs LLC Battle Creek

Foundation Systems of Michigan Grand Rapids

Furniture City Estate Service, Ada

Gap Logistics LLC, Marshall

Gilbert Construction LLC, Belmont Gramma's Backyard Crafts, Manton

Grand Traverse Electric Company

LLC, Traverse City Green Thum Organics, Shelby

Grow Business Today, Grand Rapids

Heart to the Stars, LLC Grand Rapids

Heinlen Trucking, LLC, Saint Johns

IDC Corporation, Dimondale Instacar of Grand Rapids Grand Rapids

IvyAdora, Coopersville

James Edwin Jones Productions, LLC, Kentwood

Jeffrey M Johnson Builder Muskegon

Jim Powell Advertising Photography, Plainwell

JW Hitches & Automotive Accessories, Jenison

Kabri Martyniek State Farm Agent Douglas

Keenan Marina, Spring Lake

Kelly Anderson Insurance Agency, Inc., Wyoming

Ken Ek - State Farm Insurance Agent, Grand Rapids

Krook Container, Inc., Dowagiac Laroma Concrete Construction

Vicksburg **Leafguard Of Western Michigan** Grand Rabids

Life Investment Network LLC Muskegon

M & R Resources, LLC, Freeport Magic Clean, LLC, Alto

Mark Thompson Tree and Stump Removal, LLC, Bear Lake

Marsh Farm Trucking, LLC, Galien

Marshall City Pharmacy, Marshall

Mas/Stig-Nielsen, PLLC, Frankfort MB Couture Fashions LLC Grand Rapids

McGowan Construction & Home Improvement LLC, Hartford Milestone Credit Consulting LLC Dewitt

Momma D's Kitchen LLC Grand Rapids

Moses' Window Cleaning Suttons Bay

Mr. Sandless of West Michigan Oshtemo

Muffler Man of Gaylord, Gaylord

Northern Hearth Quilting & Sewing Center LLC, Cadillac

NU 2 U, Manistee

O'Brien's Heating, Cooling, and Refrigeration, LLC, Manistee

OCD Building & Remodeling Cedar Springs

Oktober Can Seamers, Grand Rapids

Outdoor Lighting Perspectives Of Southwest Michigan, Oshtemo

Paula M. Fisher Attorney at Law, PC Mount Pleasant

PDK Property Maintenance, Kewadin

Petersen Plumbing, Grand Rapids

Petit Pooch Salon LLC, Traverse City Pineview LLC, Ludington

Pride Property Services, LLC Grand Rapids

Print GR LLC, Grand Rapids

Prosource Metalworks LLC Wyoming Prosperous Delivery Laundry

Service, LLC, Grand Rapids Pullen Tire Repair, LLC, Albion

R & B Asphalt Maintenance Newaygo

R & R Tool, Inc., Holland Rancour Recording Studio

Traverse City

Red Pine Builders LLC, Kent City Red Star Cylinder Gas LLC, Niles

Rental Rescue LLC, Eaton Rapids

Reyes Builders & Painting, LLC Wyoming

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Ryan's Equipment, Inc., Edmore S and J Flooring LLC, Fowler

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Superior Fertilizing & Lawn Maintenance, Sparta

T & T Roadside Repair LLC

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Taylor Totts Daycare LLC

TLC Painting, Big Rapids

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Teed Heating & Cooling, Inc.

Tandem Specialized. Inc., Saint Louis

The Deans of Roofing LLC, Jenison

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Total Health Chiropractic of West

Trierweiler Tree Service, Hastings

Trinity Sales and Marketing, Inc.

Trusted Touch Massage Therapy

TS CNC Works LLC, Muskegon

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Union Pier Market LLC, Union Pier

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Landscaping, Zeeland

Zmask Assemblies LLC

South Boardman

West Michigan Delivery, LLC,

WGB Consulting LLC. Rockford

White House Construction, LLC

Windy Ridge Farm Dog Training

Wrights Custom Furniture, Edmore

Voyage Benefits LLC, Grand Rapids

WEDO Custom Screen Printing and

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Twelve Waters LLC, Lansing

Michigan, PLLC, Grand Rapids

Shelbvville

White Cloud

Grand Rapids

Coloma

Nunica

Hudsonville

Charlotte

PLLC, Lansing

Grand Rapids

Elk Rapids

Martin

Boon

Kalamazoo

FRESH FACES

Frederik Meijer Gardens & Sculpture Foundation Tandem Specialized, St. Louis, MI

(Charity), Grand Rapids, MI

The Frederik Meijer Gardens & Sculpture Foundation was established in 1992 to build and maintain an endowment fund to support the Gardens & Sculpture Park. Located in Grand Rapids, the foundation offers botanical gardens, sculpture collections, an amphitheater, and educational programs for its visitors.

Mas/Stig Nielsen PLLC, Frankfort, MI

Mas/Stig Nielsen is a criminal defense firm in Northern Michigan that handles felony criminal cases in the counties of Grand Traverse, Benzie, Manistee, and Wexford. Mas/Stig Nielsen is a family-owned and operated business committed to serving the needs of people accused of crimes.

A flatbed transportation carrier, headquartered in St. Louis, Tandem offers a variety of services to transport products for customers. Since the 1940s, Tandem has provided trucking operations in St. Louis and has expanded to Grayling, MI, and other locations out of the state.

UFC Tree Care, Grand Junction, MI

For more than 25 years, UFC Tree Care has been serving customers in Fennville, Grand Junction, and South Haven areas. With their licensed professionals, UFC Tree Care offers assistance with tree removal, storm damage, stump grinding, and snow removal services.

ACCREDITED CHARITIES

Blandford Nature Center. Grand Rapids Bovs & Girls Club of Benton Harbor. Benton Harbor Disability Advocates of Kent County, Grand Rapids Frederik Meijer Gardens & Sculpture Foundation, Grand Rapids

Grand Rapids Initiative for Leaders, Grand Rapids

Grand Rapids Public Schools Foundation. Grand Rapids

Michigan Gateway Community Foundation, Buchanan

North Country Trail Association, Lowell

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Reach more than 4100 businesses throughout 38 counties in the Lower Peninsula from the Indiana border to near our State's capital and north to the Mackinac Bridge.

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Thank you, Phil

On behalf of the board of directors and the West Michigan business community, we'd like to thank Phil Catlett for his decade of dedication and service to the Better Business Bureau Serving Western Michigan. Thanks to Phil, West Michigan can proudly say it is America's most trusted place for business.

Thank you, Phil. We wish you well in retirement.

Adam Auckerman- Whirlpool **David Castro- Applause Catering** Cathy Cooper-Meijer Jerry DiTrapani- GVSU **Tim Dye- Dye Communications** Bing Goei- Eastern Floral/Goei Center John Greko- Rehmann Randall L. Hansen- Centennial Securities Co. Catherine Jacobs- Warner, Norcross + Judd Jordan Lindberg- Stardust Memorials Two Eagles Marcus- Women's Lifestyle Magazine, **MPWRD Business Magazine** Jessica Ann Tyson- JA PR Group / The Candied Yam Zachary Meyer- Varnum LLP **Eric Mills- Fifth Third Bank** Dan Morrison- West Michigan Whitecaps Issac Oswalt- 21 Handshake Jason Reves- Amway Shanna Reynolds- Crowe, LLP Michael Stapleton-Mercantile Bank Mark Tomasik- DP Fox Ventures Rob Van Suilichem- Everdry Waterproofing Janet Zahn- Fundraising Professional





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Before you make an end-of-year gift, make sure the charity checks out. Scan the QR code to find donor resources and information on local BBB Accredited nonprofits.

