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BEACON

Spring 2022

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## A Word from Our CEO

Since joining the Better Business Bureau in November, I can sincerely say I am so impressed with our team and what the BBB does for our community. I never knew all the impressive work the BBB does, and the dedication everyone takes to ensure they uphold the utmost standards.

*The BBB's mission is to be the leader in advancing marketplace trust. We are purpose-driven. This is our guiding principle, which also sets the stage for our*

*organization's culture. I can confidently share that our Team understands the values and importance of our mission and vision. We are so much more than a place to process complaints, and I hope all of our Accredited Businesses and the whole community utilizes all of our benefits provided.*

We are moving forward into 2022 financially strong, focused on helping our community and demonstrating our Mission through:

- Setting standards for marketplace trust
- 120,012 Individuals utilized our BBB Services to verify businesses they were interested in working with, 1,148 published reviews, 1,813 Complaints were filed and our Team helped to mediate resolutions.
- Encouraging and supporting best practices by engaging with and educating consumers and businesses
- In this first quarter of the year, we have provided educational support to our Schools and Community Groups through 72 Scam Buster presentations serving over 1,833 people.
- Celebrating marketplace role models
- During this first quarter of 2022, we have been welcoming Trust and Torch Award Sponsors, and our Team is collecting thousands of dollars in sponsorships to fund Scholarships.
- Calling out and addressing substandard marketplace behavior
- Our Team has helped in sharing over 60 news and radio spotlights to share recent scams in our communities to help protect consumers.
- Creating a community of trustworthy businesses and charities
- Over 230 businesses and charities have applied for and met the BBB Standards of Accreditation.

BBB sees trust as a function of two primary factors – integrity and performance. Integrity includes respect, ethics, intent, and working toward a diverse, inclusive and equitable marketplace. Performance speaks to a business' track record of delivering results in accordance with BBB standards and/or addressing customer concerns in a timely, satisfactory manner.

We strive every day to deliver added value to our community spanning 38 counties throughout Western Michigan. Great pride is taken in expanding our presence in our footprint and trying to educate on how much we do at the BBB. So many people think we are just about filing a complaint; however, there is so much more that goes into our benefits.

One benefit that stands out is the opportunity for Consumers and Businesses to work together to resolve outstanding issues. The BBB helps Consumers and Businesses communicate, rather than idly placing derogatory reviews on websites that don't allow for communication leading to resolution and establishing further trust in the marketplace. We shine a light on businesses that are Trustworthy and those that are not. We are here for our entire marketplace to serve our Consumers and Businesses together.

I hope you enjoy reading the April issue of the Beacon, and invite you all to reach out to our team to help ensure you are taking advantage of your full Accreditation the Better Business Bureau has to offer.

Lisa Frohnafel



## BBB<sup>®</sup> BEACON

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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.



# Cybersecurity Insurance

## Is Your Business Protected?

by Troy Baker

You hear about it on the news, but you don't think it will happen to you. You own a small business. Why would hackers and other bad actors target you for a cyber attack? The truth is, in many cases small businesses are among the best targets for these attacks. That's because they are typically less prepared than many large companies with well-funded IT departments. So how does a business owner protect their company, employees and customers? For many it's a multi-step process that includes Cybersecurity Insurance.

"Cyber insurance made its entry into the marketplace about ten years ago. And we probably sold very little of it back then," says Kim Slager, a partner at BHS Insurance. "Now nearly every client we put it in front of takes it. If you're not being presented with an option by your insurance agent, you should be asking."

So what is cyber insurance? Cyber insurance can be purchased as an add-on to your current policy or as a separate policy. But BHS Insurance says the add-ons usually have lower coverage levels and benefits than the stand-alone policies. These policies can cover a range of issues connected to a cyber attack, including:

- **A Breach Response Coach**
- **Response assistance**
- **Legal assistance**
- **Forensic Investigation**
- **Coverage for lost income**
- **Notification costs and public relations**
- **Ransomware/Cyber Extortion coverage**
- **Digital data recovery**
- **Liability coverage**
- **Regulatory fines and penalties**

"The best thing about these policies is breach response assistance," says Slager. "You have the bad day and you don't know who to call to help you. You call that 1-800 number. That's the breach coach and

they walk you through what happened and how to move forward."

This is important, because it's expertise many small businesses don't have. How a business responds can have a huge impact on if they are able to resume work, how long it may take, and how much it will cost. Having an expert a phone call away is a big protection.

The insurance itself is a lot different than it was originally. Last year, seven insurance carriers collaborated to create new protocols in response to the increase in cyber attacks. Coverage now often requires a business to take a number of steps to make sure they are doing what they can to prevent an attack from taking place. This includes using multi-factor authentication, cyber security training including phish simulation testing, encrypting your data and backups, utilizing endpoint detection and response and having an incident response/disaster recovery plan, amongst other measures. While the original cyber insurance applications were a simple one-page form, the new applications require some work and expertise to complete properly.

"Cyber applications need to be completed with an internal or external IT team," says Slager. Companies that attest to having certain security procedures and practices in place could have a claim denied if it turns out they didn't. "The application process in and of itself can be an eye-opening experience."

So how does a business get started? Reach out to your insurance agent and discuss the options available. Many businesses will want to start early so they can make some internal changes. "We're working with our clients at least 90 to 120 days in advance," says Slager. "This makes sure that the business can get protocols in place with IT provider to pay best-in-class rates. It should pay for itself."

The number of attacks on businesses of all sizes in Michigan continues to grow. So it is critical your business is prepared. "We're providing cyber insurance to back up the hard work that your IT team is doing," says Slager. "If you don't have the coverage, I strongly encourage you to be talking to your insurance provider to go over options."

*BHS is a BBB Accredited business, and recently took part in a Trust Lab® Speaker Series event focused on cyber security. You can find a recording of that event on the BBB Serving Western Michigan's YouTube channel.*



# BUSINESS INSURANCE

WE MAKE  
PROTECTING  
YOUR BUSINESS  
OUR BUSINESS



*Auto-Owners*  
INSURANCE

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# Summer of FUN *and* Entertainment

by Katie Grevious

Nothing says summer in Michigan more than an evening at the baseball field. Turtle Creek Stadium in Traverse City, Michigan is the perfect place to catch a Pit Spitters game. The upcoming season is a wonderful time to take your baseball experience to the next level. From suites, to patios, to unique events, Turtle Creek Stadium has something for everyone.



Elevate your baseball experience with a luxury suite. Great for employee appreciation or entertaining clients of 12 or more, the luxury suites are climate-controlled, have private bathrooms, access to a private bar, and provide a great view of the field. Groups can also have their suite catered with a dedicated server.

If you prefer sitting outside, there are three hospitality decks for groups of 20 or more. Entertain coworkers or a group of friends at high top tables, with more open space for socializing. The Bullpen Terrace and 4Front Porch are right along third base, making it the perfect place to watch the pitchers warm up.

“The players walk right by the decks along third



base,” says Sam Connell, Director of Sales with the Traverse City Pit Spitters and Turtle Creek Stadium. “It’s a great place to catch an autograph or meet a player as they head out onto the field.”

Groups at any of the hospitality decks can also enjoy a 90-minute all-you-can-eat buffet.

The fun isn’t contained to game days. Consider Turtle Creek Stadium for your next company picnic, or corporate meeting. Entertain employees with batting practice, a kickball game on the field, or a movie night.

“Companies can hold a meeting or retreat at our facility and we will pull out the batting cages to get a few swings in and enjoy the fact they’re at a baseball field,” says Connell.

There’s an affordable option for any group. Turtle Creek Stadium is flexible to make every event fun and creative. Whether you’re looking for first pitch opportunities, facility tours and player

meetings, or a way to catch a game on the lawn with coworkers, there's a group package to fit your plans.

Planning a group outing at the stadium doesn't have to be stressful either. Dedicated ticket representatives can help plan every detail to make it a smooth and enjoyable experience.

"Our goal is to make sure the guests have fun and enjoy an experience they can't get anywhere else," says Connell.

**Call or email to get more information on ticket pricing and availability.**

(231) 943-0100

info@pitspitters.com

You can also get more information online at [northwoodsleague.com/traverse-city-pit-spitters](http://northwoodsleague.com/traverse-city-pit-spitters)

"We are all about fun and entertainment and we are lucky there happens to be a baseball game going on while we do it," Connell says.



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# BBB® Scambusters Expands to a New Generation of Students

by Troy Baker

Is it a scam or is it real? That's the question posed by the Better Business Bureau® to students across West Michigan since December 2018. Each school year, more than 3,000 students take part in the BBB Scambusters program. It is a game designed to teach people tricks to spot scams. The focus of the game has been on students because, over the years, studies have shown that young people are the most likely age group to lose money to scams. The goal is to reach young people before they go out on their own. The game teaches about common scams, but also reinforces the message that they need to be wise consumers. It is important that they research a company before making a purchase, looking for organizations that have a track record of Trust and Ethics.

While Scambusters has focused on students, the BBB Educational Foundation has provided our Fighting Financial Fraud series for adults, especially seniors. While young people are the most likely to lose money to a scam, seniors lose the most money each year.



Our Fighting Financial Fraud series presents similar information as Scambusters, but not in a game format.

Based on a request, the BBB Educational Foundation recently did Scambusters to an adult group at a church in Ada. The group of older adults played the game and enjoyed the lesson and engagement. Based on this success, the BBB Educational Foundation is expanding the offering to groups of all ages. If you know of a group that would like to learn about scams and how to avoid them, in a fun game setting, please contact the Better Business Bureau Educational Foundation. You can learn more at [nnn.org/wmiprograms](http://nnn.org/wmiprograms) or by emailing Troy Baker at [troy@westernmichigan.bbb.org](mailto:troy@westernmichigan.bbb.org).

## BBB: Protecting Those Most at Risk from Scams

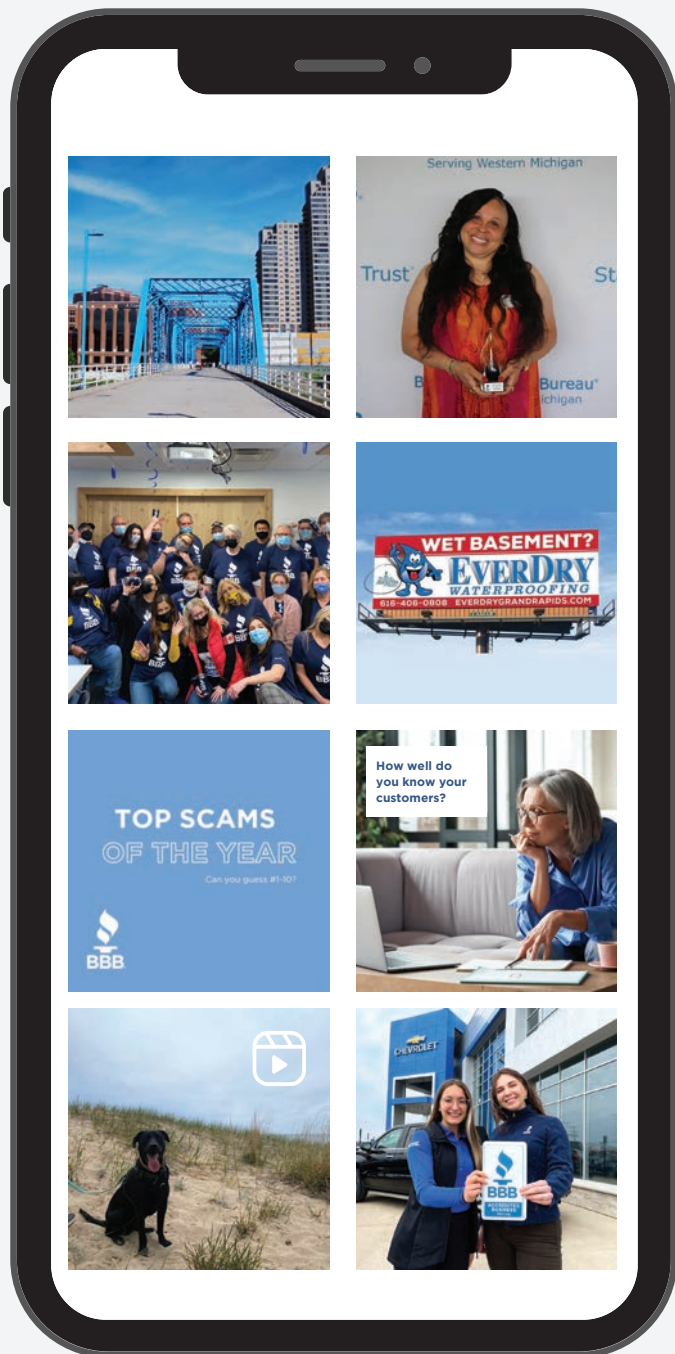
Did you know that young people ages 18- 24 are the most likely age group to lose money to a scam? Or that seniors lose the most money to scams? The Better Business Bureau Educational Foundation is now providing its Scambusters game to schools and groups of all ages. Scambusters is presented free of charge.



To book a presentation or make a tax-deductible donation to keep this program free, go to [bbb.org/wmiprograms](http://bbb.org/wmiprograms)



# SOCIAL HOUR



**Did you know that your local Better Business Bureau is on social media? Give us a follow if you want to stay up to date on:**

- Local West Michigan businesses
- Business tips
- Educational webinars we offer
- Trending scams and how to avoid them
- West Michigan events
- Award and scholarship opportunities
- Newly accredited businesses
- Our charities of the month
- What we are doing in the community

**NEW!** Instagram Reels & TikTok

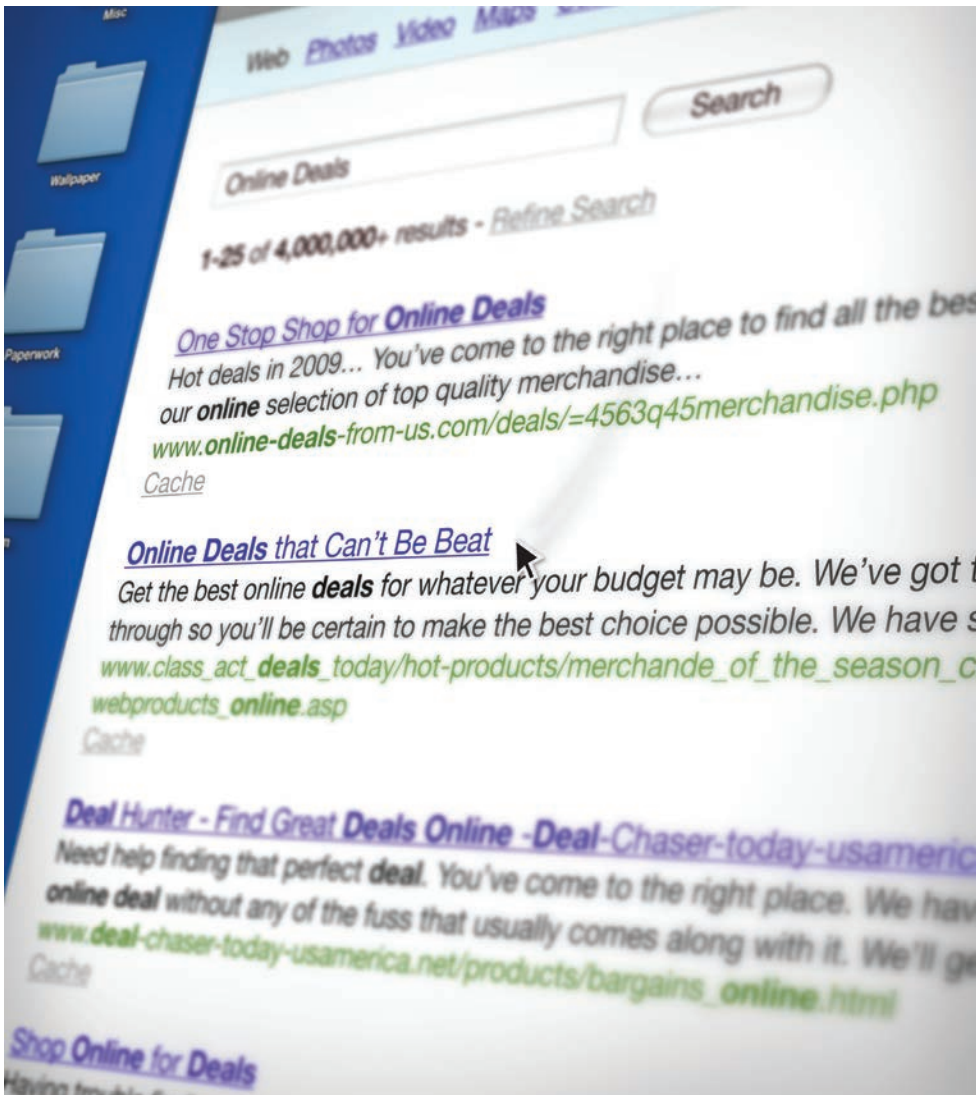
Need more exposure?  
Contact us if you would like to be featured!



# Grow with Google for Free!

by Cassandra Lawler

As a business owner, you know that Google is one of the biggest players in online advertising and marketing. It's an area that is changing constantly, and it can be hard to keep up, especially for small businesses. That is why the Better Business Bureau® Serving Western Michigan has recently become a partner of Grow with Google. This free program, taught by Google staff, offers training and tools to help businesses grow through the knowledge of Google products. The BBB is happy to offer these hour-long training sessions each month at no cost to businesses. We enjoyed co-hosting sessions this past winter, which included topics such as "Reach Customers Online with Google", "Learn the Basics of Google Ads", and many more.



## Grow with Google

Want to learn how to best utilize Google?

Our new partnership with the Grow with Google team allows all West Michigan businesses to have the most up-to-date information on popular Google products, such as:

- Google Ads
- YouTube
- Search Engine Optimization
- Google Search
- Google Maps
- Website Growth
- E-Commerce

Offering webinars co-hosted by the Better Business Bureau at no cost to all businesses is just another way we are working to make West Michigan the best place to do business.

Learn more 



These webinars have become an extraordinary resource for businesses that are interested in growing their online presence. Randi Penfill is our Midwest Grow with Google expert and co-host. “The goal of these webinars is to bring Google products to businesses and meet them where they are at,” she says. Businesses can come into these training sessions with any range of expertise and enhance their knowledge and understanding of a given topic.

We know that setting aside time to learn a particular program or skill can be daunting in an already busy schedule. These hour-long sessions help to attack topics head on and in bite-size pieces, so that the learning is presented directly to you. As you know, the digital landscape is always changing. By attending webinars put on by the changemakers themselves, you will always be at the forefront of innovation.

From getting your business online to marketing it with Google Ads, Google products have become a necessary tool in running a successful business. One of the most recent sessions we hosted delved into Google Ads. Google processes 8.5 billion searches each day, and Google Ads ensures that your business is at the top of the results. In the session, we went through the process of creating an ad for your business from start to finish. Businesses like yours learned how to select successful keywords and target audiences for your specific industry. Most importantly, we were introduced to the topic

in a welcoming and easy-to-comprehend manner.

The Grow with Google program is wrapping up its first set of sessions for 2022, but the BBB will be offering them again soon. We encourage all BBB accredited businesses to take advantage of this free opportunity to enhance their business knowledge.



# EVENTS

UPCOMING THIS SPRING



STAY UP TO DATE  
BY FOLLOW US  
ON SOCIAL  
AND CHECKING  
OUR EVENT  
CALENDAR ON  
[BBB.ORG/WMI](https://www.bbb.org/wmi)

Grow with Google FREE informative webinars • FREE Community

Shred Events put on by LMCU • Torch Award Application Opens

• Shred Events put on by OMNI Credit Union • Trust Award &

Scholarship Event at the Lake Michigan Credit Union Ballpark

**We are constantly updating our website with new events, see more by scanning the QR code on the left to visit our site.**

# ENHANCED LISTINGS

by Jack Daley

## Your Ticket to More Exposure on BBB.org

One of the most important elements of BBB Accreditation is when consumers/buyers view your Business Profile within BBB.org. Did you know that there are over 100,000 business profile views a month on BBB.org in West Michigan? We know that buyers are checking profiles prior to purchase to look for and investigate whether they can Trust that company. Your BBB Accreditation further demonstrates a business' trustworthiness. In addition to using the BBB Accredited Business logo, maximizing the number of views of your profile will only help your business excel.

You may be aware that any business can be listed on BBB.org as we serve consumers who wish to research businesses in the marketplace. What differentiates Accredited Businesses from others is that Accredited Businesses are clearly identified with the logo and studies show viewers are absolutely more inclined to click on Accredited Businesses versus those that are not. Additionally, when searching BBB.org, there is the option to only include Accredited Businesses in the search criteria.

Enhanced Listings allows even more presence and visibility within the search and are only available to Accredited Businesses. These listings ensure the Business will be positioned at or near

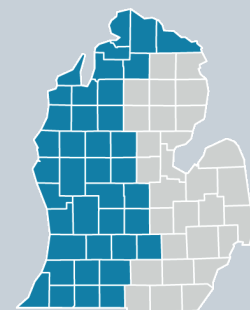
the top of the list of Businesses when a consumer does a search. For example, if an individual wanted to find or check on the trustworthiness of a roofer in a particular area of West Michigan, the results generated will first show those that are participating in the Enhanced Listing Program and then lists the businesses geographically and highlights whether they are Accredited or not.

There are a number of options available to Accredited Businesses for this preferred placement. The graphic on the next page shows the main slots available for the program and we strongly encourage you to consider participating, as the number of slots available is limited for every type of business. These prime positions allow you to stand out from others and be one of the first companies seen when a search is done on BBB.org.

You may have seen an email from your Account Manager about the program as well. Please reach out directly to your Account Manager for assistance or email us at [ABHelp@westernmichigan.bbb.org](mailto:ABHelp@westernmichigan.bbb.org) for further information.

Thank you for your continuing support of the Better Business Bureau Serving Western Michigan.

Target your area(s) of service, your industry, and highly qualified customers who are visiting [bbb.org](http://bbb.org) looking for your services.



Connect at: [ABHelp@westernmichigan.bbb.org](mailto:ABHelp@westernmichigan.bbb.org)



BETTER BUSINESS BUREAU SERVING WESTERN MICHIGAN

# Advertise with Us

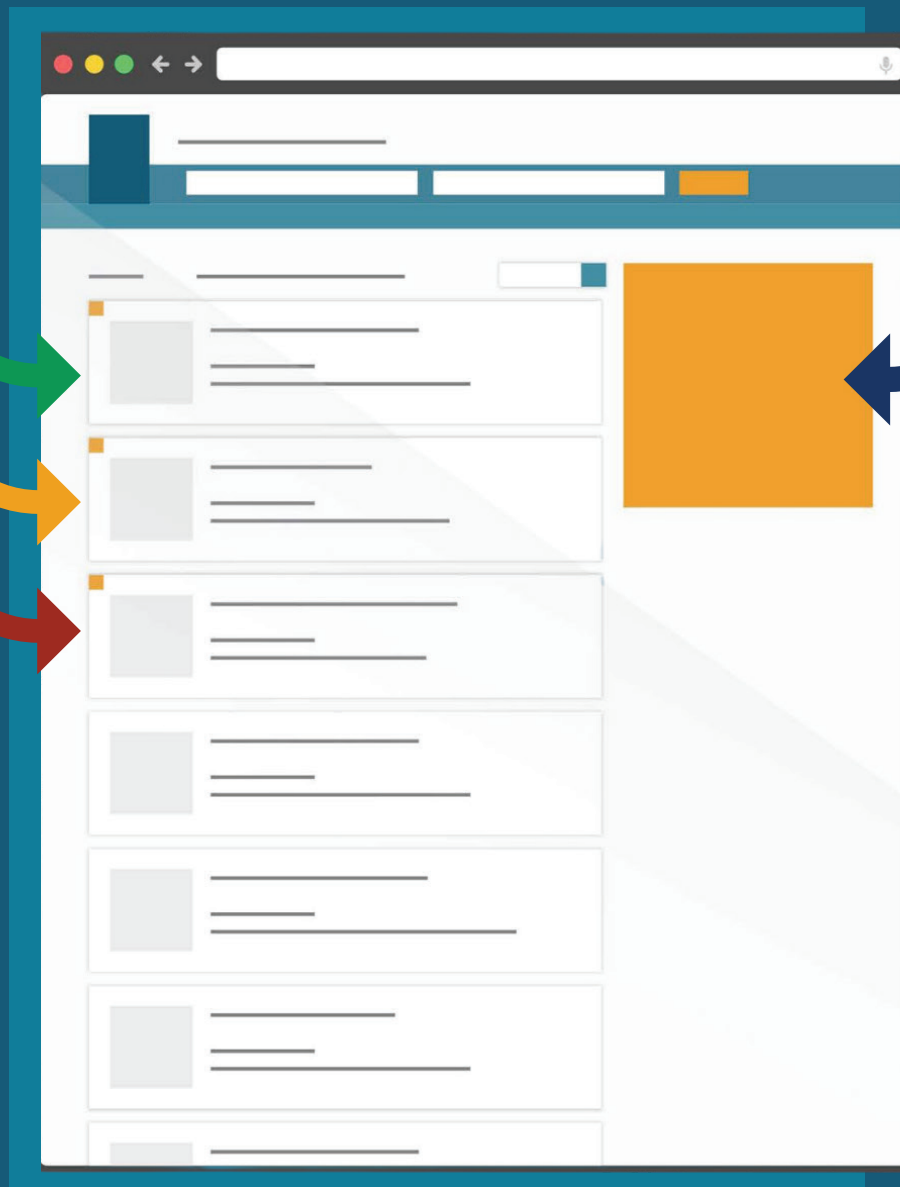
## ENHANCED LISTINGS

Drive traffic to your business profile.



## DISPLAY ADS

Increase your brand awareness.



# ANUNCIOS MEJORADOS

por Stacy Ledesma

## su boleto para una mayor exposición en BBB.org

Uno de los elementos más importantes de la acreditación BBB es cuando los consumidores/compradores ven su perfil de negocio en BBB.org. ¿Sabía que hay más de 100.000 puntos de vista de perfil de negocio al mes en BBB.org en West Michigan? Sabemos que los compradores están comprobando los perfiles antes de la compra para buscar e investigar si pueden confiar en esa compañía. Su acreditación BBB demuestra aún más la fiabilidad de una empresa. Además de utilizar el logotipo BBB Accredited Business, maximizar el número de puntos de vista de su perfil sólo ayudará a su negocio a sobresalir.

Es posible que sepa que cualquier negocio puede aparecer en BBB.org ya que servimos a los consumidores que desean investigar negocios en el mercado. Lo que diferencia a los negocios acreditados de otros es que los negocios acreditados están claramente identificados con el logotipo y los estudios muestran que los espectadores están absolutamente más inclinados a hacer clic en los negocios acreditados versus los que no lo son. Además, al buscar en BBB.org, existe la opción de incluir sólo los negocios acreditados en los criterios de búsqueda.

Los anuncios mejorados permiten aún más presencia y visibilidad dentro de la búsqueda y sólo están disponibles para los negocios acreditados. Estos listados garantizan que el negocio se sitúe en o cerca de la parte superior de

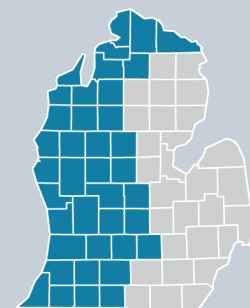
la lista de negocios cuando un consumidor hace una búsqueda. Por ejemplo, si una persona quería encontrar o verificar la fiabilidad de un techador en una zona particular de West Michigan, Los resultados generados primero mostrarán aquellos que participan en el Programa de Listados Mejorados y luego enumerarán los negocios geográficamente y resaltarán si están acreditados o no.

Hay un número de opciones disponibles para los negocios acreditados para esta colocación preferida. Este gráfico muestra las ranuras principales disponibles para el programa y le recomendamos encarecidamente que considere la posibilidad de participar, ya que el número de ranuras disponibles es limitado para cada tipo de negocio. Estas posiciones privilegiadas le permiten destacarse de los demás y ser una de las primeras empresas que se ven cuando se realiza una búsqueda en BBB.org.

Es posible que también haya visto un mensaje de correo electrónico de su gestor de cuentas sobre el programa. Póngase en contacto directamente con su gerente de cuentas para obtener ayuda o envíenos un correo electrónico a [ABHelp-westernmichigan.bbb.org](mailto:ABHelp-westernmichigan.bbb.org) para obtener más información.

Gracias por su continuo apoyo al Better Business Bureau Serving Western Michigan.

Diríjase a su(s) área(s) de servicio,  
su industria y clientes altamente  
calificados que visitan [bbb.org](http://bbb.org)  
buscan sus servicios.



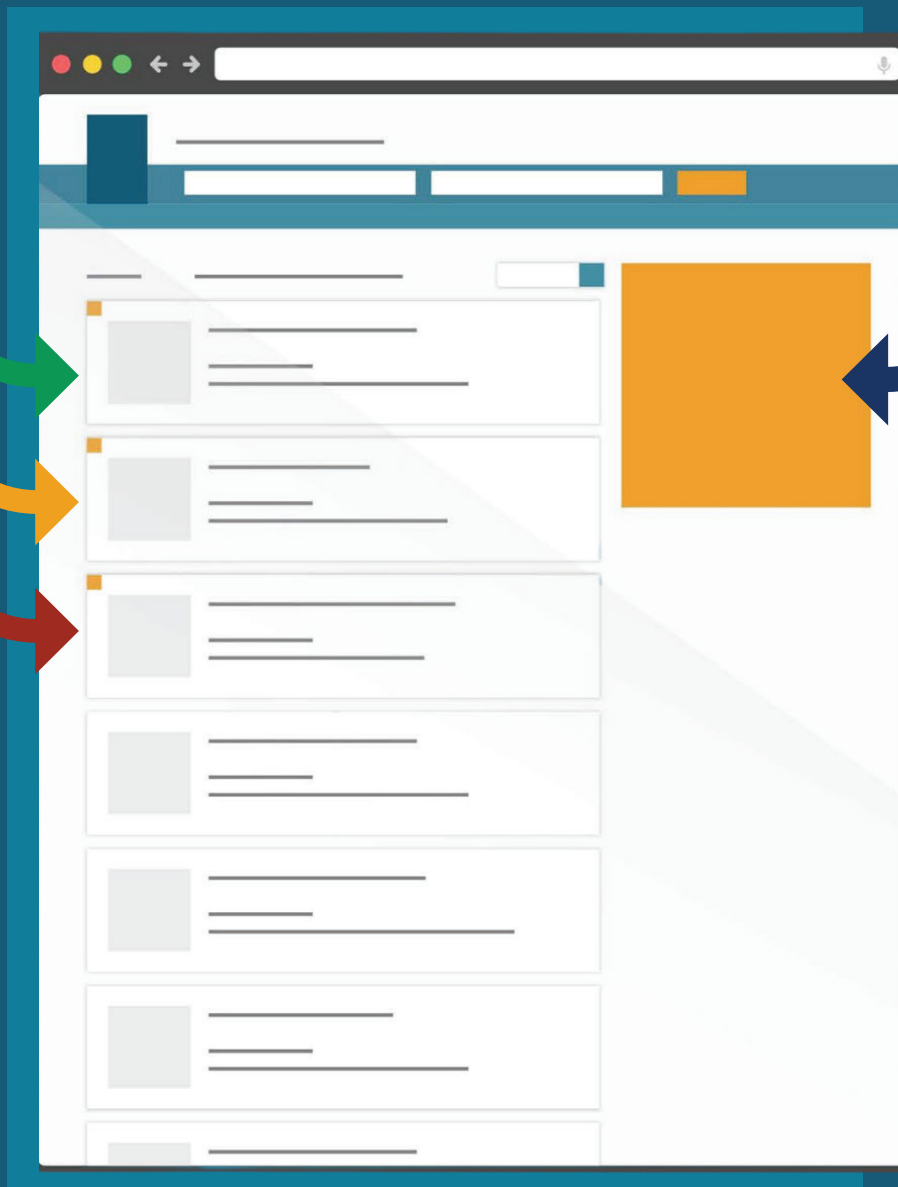
[ABHelp@westernmichigan.bbb.org](mailto:ABHelp@westernmichigan.bbb.org)



BETTER BUSINESS BUREAU SERVING WESTERN MICHIGAN

# Anunciese con nosotros

**ANUNCIOS MEJORADOS**  
Dirige el tráfico a tu perfil de empresa.



**MOSTRAR ANUNCIOS**  
Aumenta el conocimiento de tu marca.

# CELEBRATING 50 YEARS of BBB ACCREDITATION



## Paul J. Sommerdyke Plumbing

Continuing a family tradition based on Trust

### *A conversation with Brian Sommerdyke, Treasurer and Service Manager*

**BBB:** For those who don't know, what is Paul J. Sommerdyke Plumbing?

**Brian Sommerdyke:** The company was started by my father Paul and my uncle Mut, their nicknames were Mut and Bear, hence the bear on the hat. They started this business in 1954 in a building that used to be an old fruit market. We do commercial, industrial and residential plumbing.

**BBB:** You have been in business for nearly 70 years. What makes you stand out?

**Brian Sommerdyke:** Well, for one thing we've been in business for so many years, we have an A+ rating with the Better Business Bureau. We've got a good customer base. We get most of our business from word-of-mouth recommendations. We've always been fairly priced and our main goal is to help the customer.

**BBB:** How important are those referrals to your business?

**Brian Sommerdyke:** Very. Because you know that you pleased that customer enough to let one or two other people know that we're a good company to call. As you know, word of mouth is one of the biggest advertisements of business.

**BBB:** What does it mean to you to be BBB Accredited for 50 years?

**Brian Sommerdyke:** Kind of amazing, really, when you think about it. That's quite a bit of time. To be in business that long and still have that good record with the BBB, that means quite a bit. For you to be here interviewing me and giving us a special plaque, right there shows the importance of that.



**BBB:** What does 50 years of BBB Accreditation say to your customers?

**Brian Sommerdyke:** I think that it shows them that we indeed are trustworthy. You know, someone you can depend on when you call them and they're going to do good work and they're going to stand behind their work. When you call us, you can trust in us.

*Note: This conversation has been lightly edited for length and clarity.*



# CONSTRUCTION INDUSTRY THRIVES AMID SUPPLY CHAIN CHALLENGES

by Katie Grevious

*“The industry is very strong,”*

says Josh Szymanski, Chief Strategy Officer with Owen-Ames-Kimball Co. “Architects are drawing, contractors are bidding and everyone is working.” The construction business is thriving. The demand for new projects and remodels is keeping everyone in the industry busy, especially after the pandemic.

“We found ourselves in what I would say is the biggest boom the construction industry has probably ever seen, but certainly in my lifetime,” says Nick Hutcherson, owner of Hutcherson Construction. “Which leads to the biggest issue these days is labor and really developing a pipeline of youth and workers for the future.” It’s a demand felt across all industries. But for one that is seeing a large boom, the effects of low employee numbers feels more significant.

“I think as an industry, we need to do a much better job of focusing on educating young people about what the opportunities are and show them that there’s a lucrative future that exists for them that does not necessarily involve a four-year college degree,” suggests Hutcherson.

A bigger focus on the value of employees and people has helped businesses like O-A-K maintain that work force and continue the supply of workers coming in.

“The bar’s been raised across the industry and the statistics show that,” says Szymanski. “It’s an overall much safer place to work.”

Even with happy workers and making adjustments, today’s limited and unreliable supply chain is causing headaches for those trying to keep job



lengths at a minimum. The construction industry is used to pivoting to meet the needs of their clients. Adaptation is key in an industry that is always changing and evolving.

“We ask people to have a little grace and just be flexible,” says Szymanski. “There may be material changes, but you don’t have to sacrifice quality. If your tile is from Italy, it may take longer to get here compared to a North American source. We’ve seen a lot of substitution choices based on what’s available.”

When it comes to labor, getting creative is keeping business running smoothly.

“Two years ago we averaged about 14 crews that we ran on a daily basis,” says Hutcherson. “Right now we have seven. So figuring out how to optimize the crews that we do have to continue to maintain revenues and the level we were producing with 14 crews.”

The hurdles of the industry should not discourage those looking to start a new project. Both O-A-K and Hutcherson Construction have similar advice for those looking at their next build.

“Gather your team early,” says Szymanski. “This has always been important, but has become even more important now to have everybody at the table early on so we are all working within the scope, schedule and budget as a team and the expectations are realistic to the market today.”

“Encourage the consumer to be proactive and give themselves ample time to select the contractor they want to work with and allow time for those contractors to get the material ahead of when the work needs to actually be completed,” says Hutcherson. “Understand that any contractor that’s worth working with, is likely facing significant work backlogs, so be willing to wait.”





# Why BBB®? Trust matters.

In a market saturated with companies vying for customers, BBB Accreditation gives consumers confidence that they're dealing with an ethical and vetted business.

In a survey of 14,000 BBB Accredited Businesses, here's what businesses say about their BBB Accreditation:

**69%**

say BBB Accreditation increases the **credibility** of their business

**66%**

say BBB Accreditation demonstrates **integrity** in their business practices

**65%**

say BBB Accreditation builds consumer **trust**

**63%**

say BBB Accreditation increases their **visibility** as a reputable business

**52%**

say BBB Accreditation **differentiates** their business

Apply for BBB Accreditation and show customers that your company operates honestly and with integrity.

**VISIT [BBB.ORG](https://www.bbb.org)**

# SETTING YOUR NEW EMPLOYEES UP FOR SUCCESS and SAFETY

by Troy Baker

*“All of the good workers already have jobs.”*

It's a statement business owners in all industries hope is wrong. But for many in the construction trades, it is closer to the truth than many would like to admit. Increased demand has led to increased competition. Companies are left to hire workers today that they probably wouldn't have considered three or four years ago. So how do you make sure you give the employees you do hire the right training, and ensure they aren't a liability to themselves, their coworkers and the company?

“Training is imperative,” says Michael Burns, owner of Active Training Consultants. “Look how much it costs to actually hire somebody. You go through the hiring process, first, second, sometimes third interviews. Background checks, sometimes a physical or drug test. You are wrapping up time and money in the hiring process.” Doing it again takes time away from the work your company needs to do.

With demand high, it is tempting to rush new workers onto the job. But Burns says it is important to make sure you take the time to properly train employees on not just the job they will be doing, but on safety issues. It's part of investing in your people. Along with things like pay and benefits, how you prepare and safeguard your staff has a big impact on your company culture.

“My number one asset are my people that do the work, and I have got to put some time and effort into this,” says Burns. “These people are representing my company. I want to make sure they have top-notch



training and that they are going home every day after work.”

That often means having the right people conduct the training. It may not necessarily be the one who has worked for the company the longest. Instead, look for people who best represent what you want in a worker. Let the new employees see the people you want them to model. With different hiring standards, it may also mean being OK with that new employee training longer. As frustrating as that may be to employers, a few extra days training and job shadowing is still faster than starting the hiring process over.

As for the training itself, it is critical that it includes time focused on safety. Burns says OSHA is on the lookout for job sites that are failing to meet safety standards. These violations can lead to fines and additional expenses for the business. But having an on-site incident or injury can be even more problematic for a company. There are medical and insurance costs. The employees who witnessed the incident are impacted as well. Add in fines and potential legal action, and taking the time up front to make sure people are safe makes a lot of financial sense. “There's been studies out there that show for every dollar spent on a safety program, there's a four and a half, five dollar return on investment,” says Burns.

So what should a business focus on? It depends on the specific business and industry. Burns recommends OSHA 10 training, which takes time, but covers a lot of ground on the safety front. Other things safety training should cover include:

- Safety Data (SDS) Sheets
- Know who is CPR Certified
- Who do you report incidents to?
- Where would you find a first aid kit and AED?

“Take the time to train somebody properly and not be so worried about how far we are behind. We are always going to be behind. That's been drilled into our skulls since day one,” says Burns. “There's nothing that we make in this world that's worth your life.”





**Jethro FM** is proud to be an Accredited Business and Member of the Better Business Bureau Serving Western Michigan.

We make airtime available to the local BBB free of charge in the form of Public Service Announcements.

And one of our shareholders, **Eric Mills**, has served on the local BBB Board of Directors for more than a decade.

We know you're proud of your membership too!

**As fellow BBB supporters - and fellow small business owners - we'd like to help you spread the word.**

For information on our very affordable **"BBB Member-to-Member Special" ad packages**, please contact Jethro FM account representative Beth Pastoor at 616-446-7026 or [beth@wygr.net](mailto:beth@wygr.net)

# Do you demonstrate the 5 GESTURES of TRUST?

by Troy Baker



You probably noticed it. Customers are different than they used to be. Distrust is now society's default emotion. According to the 2022 Edelman Trust Barometer report, nearly 60% of people surveyed say their default tendency is to distrust something until they see evidence it is trustworthy. A healthy skepticism can be a good thing for customers, but a perpetual state of distrust makes your life as a business leader more difficult. Honest mistakes are no longer innocent errors, they are proof you are trying to rip someone off. Customers expect the worst. So how do you break through? This is where the Better Business Bureau's 5 Gestures of Trust can help. The BBB Educational Foundation has been speaking to business groups on these 5 Gestures for a few years, and the message is more important today than ever.

Breaking through a lack of trust starts with your company culture. It starts with you, the business leader.

These 5 Gestures of Trust should be the bedrock of your business, the base that creates a trust and respect through your organization and community. How do you make customers trust you when they come in the door the first time? By having a reputation of being the place everyone knows can be trusted.

**Honest:** You do what you say you are going to do. If you are not seen as honest, the rest doesn't matter. You may be the best roofer, plumber or mechanic in the world. But if customers see you as dishonest, they won't do business with you.

**Transparent:** Share information with the customers, even information that might make you vulnerable. Be clear about your pricing and terms. Don't hide behind the fine print. Explain the "why" to customers.

**Proactive:** Take care of issues before they happen. Empower employees to solve problems for customers and make it right.

**Humble:** Be willing to be vulnerable. Admit when you make a mistake and make it right. "I'm sorry, we messed up and didn't live up to the standards we strive for" is a perfectly acceptable answer. If you admit the mistake and make it right, it will help build trust with customers when things go wrong.

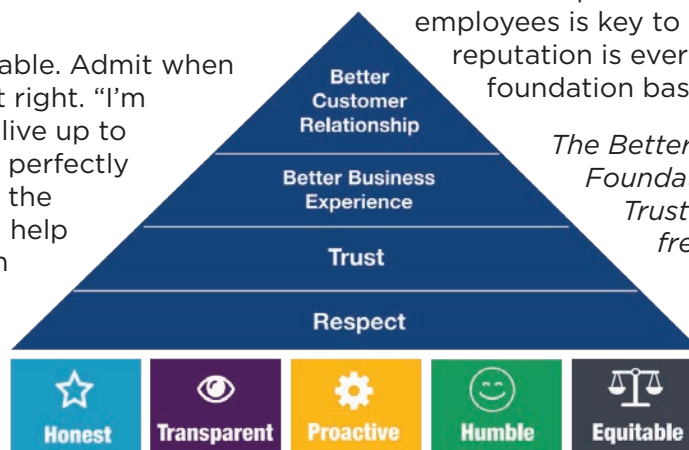
**Equitable:** Giving power to others, even when you don't have to. Have a generous return policy. Clear and simple

contracts. Treat customers and employees the way you would want to be treated if you were in their shoes.

All of this seems simple, but for many businesses it isn't. It requires business leaders to be intentional about their behavior and their company culture. These qualities start with how you treat your team. Being honest with workers, transparent about decisions and "why" the company is doing things, proactive about issues that affect workers, admitting when leadership makes a mistake and treating employees the way you would want to be treated. The same report from Edelman found 78% of employees say they have higher expectations for a prospective employer than they did three years ago. In today's hiring environment, workers can be more selective. They are putting a greater emphasis on company culture. If you want to attract and keep quality employees, you have to not only show them respect, you need to empower them to do their job and grow.

But how does that translate to the customer? Your employees are the face of your business. We have all seen businesses where the workers are miserable. As customers we can tell, and the customer service suffers. Even if nothing went wrong, you don't walk away with a good feeling about the organization. On the other hand, we all know businesses where employees always seem to be in a good mood. That translates to better service and a better customer experience. Happy people on the floor, phones or cash register can make a huge difference for customers. Smiles are contagious. Setting your employees up to be happy in their work environment makes a bigger impact on your customer than you may think.

In the end, it all comes down to Trust. Building a foundation of Honesty, Transparency, being Proactive, Humble and Equitable with both customers and employees is key to growing Trust. Your company's reputation is everything, so have that strong foundation based on the 5 Gestures of Trust.



*The Better Business Bureau Educational Foundation provides a 5 Gestures of Trust presentation to business groups free of charge. If you would like to book one, or learn more, go to [bbb.org/wmiprograms](http://bbb.org/wmiprograms) or contact Troy Baker at [troy@westernmichigan.bbb.org](mailto:troy@westernmichigan.bbb.org)*

# CRYPTOCURRENCY

## HOTBED FOR FRAUD AND FINANCIAL LOSS

From investing to payments, cryptocurrency is a growing trend for consumers and companies. But it is also a growing trend of scammers. A new in-depth investigative study by the Better Business Bureau® (BBB®) – **Cryptocurrency scams: BBB study finds lack of regulation and consumer education results in dramatic increase in fraud and financial losses** – examines digital currencies and the scams that use them. According to the new study, more than 2,400 complaints were made to the BBB in 2021, resulting in losses of nearly \$8 million. This is a significant increase from previous years.

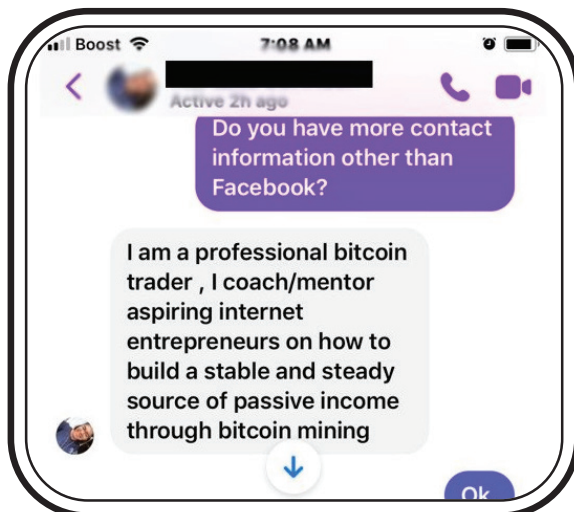
According to the 2021 BBB Scam Tracker Risk Report, cryptocurrency scams have become the second riskiest type of scam that victims encounter. The scams are targeting both consumers and businesses. Reports sent to the BBB about fraudulent activity involving cryptocurrency have tripled in the past three years. The actual number of victims is much higher as most fraud victims do not report it.



to-person sharing anywhere in the world without any central authority, such as a bank, tracking transactions or reporting to any government agency. Transactions are not reversible and do not offer many of the safeguards that protect users of traditional financial systems. Cryptocurrencies can be purchased at special ATMs, online or at exchanges through bank wiring, credit cards, payment apps and even gift cards.

BBB Scam Tracker data shows that cryptocurrency scams most commonly originate on social media.

A Grand Rapids man found what he thought was a cryptocurrency investment company through TikTok. The scammer asked him to invest \$100 and he would see returns in the thousands within 24 hours. When the man tried to withdraw his money, the scammer said the machine was broken and another \$100 would be needed to fix it, on top of extra fees he would need to pay to remove his money. After hundreds of dollars were transferred with no way to remove his “investment gains,” the man realized he had been scammed.



**CRYPTOCURRENCY** is a digital payment system that does not rely on banks to verify transactions. It is a form of digital money that uses encryption technology that can enable anyone to send and receive payments anonymously. It allows person-

“Cryptocurrency is gaining attention for its volatility and novelty, but scammers are figuring out how to use people’s lack of knowledge about cryptocurrency to rip off investors and



bring new life to old scams,” says Lisa Frohnepfel, President and CEO of the Better Business Bureau Serving Western Michigan. “Cryptocurrency companies do not have to follow the standard safeguards regulators put in place to protect your finances, making it harder for those victimized by scammers to ever see their money again.”

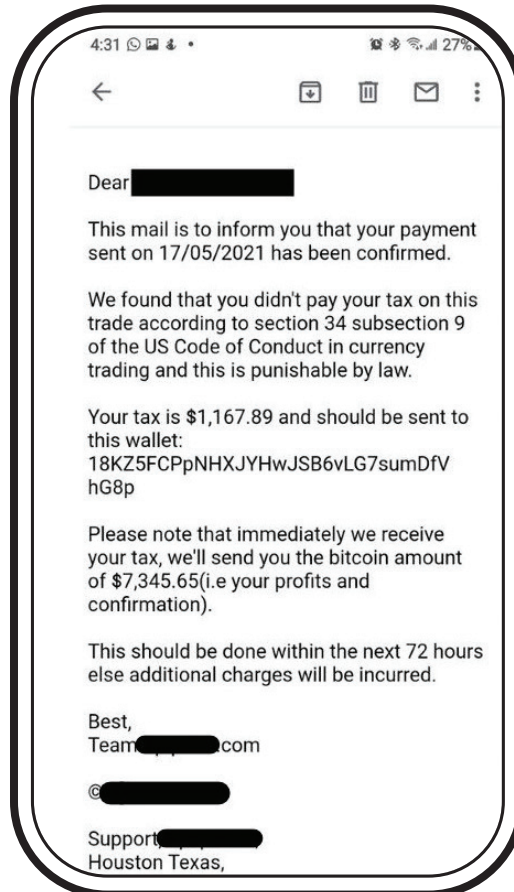
Scammers are using cryptocurrency in a variety of ways. In investment scams, cryptocurrency is used for Ponzi schemes, initial coin offerings and even bitcoin mining. Scammers are also using cryptocurrency as a new payment method for old scams like the fraudulent sales of goods online. BBB sees more victims attempting to pay for pets online with cryptocurrency than in years past. Cryptocurrency is also becoming the preferred method of payment in romance scams but is also showing up in advance fee loan scams and employment scams. On the business side, it is used as a payment method in ransomware attacks and in tax and utility scams.

### Tips to avoid cryptocurrency scams:

- **Safeguard your digital wallet.** If you lose the key, your funds are gone permanently.
- **Look carefully at email addresses and website addresses.** Phishing scams will try to trick you into logging in and then steal your log in

credentials. Do not use a generic search online to find cryptocurrency companies. This can lead to fake sites which impersonate real companies. Be especially careful when viewing these on a phone.

- **Be wary when paying for products with cryptocurrency.** No one with the government will ever ask for this form of payment.
- **Beware of fake recovery companies.** Scam companies sometimes claim that they can recover stolen money – for a fee. These are usually scammers as well.
- **Watch out for fake reviews & celebrity endorsements.** **The 2021 BBB Risk Report** revealed survey respondents were unable to tell a fake review from a real one. Celebrity endorsements are often not authorized and even if they are, the celebrity may be paid for the effort and may not know more about it than you do.



- **Be wary of “friends” who reach out to you on social media** and tell you how they made money with cryptocurrency. Accounts are frequently compromised.
- **Only download apps from Google Play or the App Store.** Trusted app stores do not eliminate the threat of app scams, but they do offer a basic level of protection. Be careful with apps as some may contain malicious software.
- **Do not believe promises of guaranteed returns.** No one can guarantee how an investment will perform, especially in the volatile cryptocurrency market. If someone guarantees a return, this is a red flag.

If you are a victim or are targeted by a scam involving cryptocurrency, there are resources to help you, but you must report it first.

- The BBB: [BBB.org/scamtracker](https://www.bbb.org/scamtracker)
- The FTC: [reportfraud.ftc.gov](https://www.ftc.gov/report-fraud) or call 877-FTC-Help
- Internet Crime Complaint Center (IC3): [ic3.gov/complaint](https://www.ic3.gov/complaint)
- U.S. Securities and Exchange Commission: [SEC.gov/tcr](https://www.sec.gov/tcr)

# THE YEARS THE

# Music DIED

*The impact of the COVID Pandemic on nonprofits focused on the Arts*

by Jeannie Gregory

Heather Lane-Fowler remembers with great clarity the day the COVID-19 Pandemic impacted her nonprofit, Cereal City Concert Band, despite the two years that have passed.

“We had just had our second rehearsal to prepare for our April concert,” shares Lane-Fowler, who serves as treasurer and publicist of the Battle Creek nonprofit. “We had great plans for this concert: ‘American Dream’ and immediately following the concert we were hosting a Sponsor Appreciation Reception. Posters and invitations had already been printed; venue, food, drinks and musical entertainment arranged. When it was apparent things were shutting down fast, the Board quickly decided that we needed to keep our members safe above all else, so cancelled the concert and reception.”

No one knew just how devastating the pandemic would be to nonprofits as time marched on, but particularly those devoted to the arts. Each organization had to come up with “outside of the box” solutions to the incredible loss of revenue due to the inability to not only gather and perform, but also to raise funds.

And, indeed, the impact has been devastating. These astounding figures were released by Americans for the Arts “COVID-19 Pandemic Impact on the Arts” dated March 14, 2022. “As of July 2021, financial losses to the nation’s nonprofit arts and culture organizations were an estimated \$17.97 billion. 99% of producing and presenting organizations cancelled events during the pandemic—a loss of 557 million ticketed admissions impacting both arts organizations and audiences.”

But that wasn’t the only impact, according to their research. “Additionally, local area businesses—restaurants, lodging, retail, and parking—were severely impacted by cancelled arts and culture events with a loss of \$17.6 billion in audience ancillary spending. Local government revenue losses were \$6.0 billion and 1.03 million jobs were negatively affected because of cancelled events.”

The pandemic was something the leaders of the Cereal City Concert Band certainly hadn’t encountered since the organization’s inception in 1987. Lane-Fowler is one of 3 active band members of the original 14, with the band actually being started as “Uncle Sam’s Band.” That first year the band played 26 engagements and continued that devotion to music throughout the years. The band reorganized in 1992 and was recognized as a

501c3 nonprofit and evolved with its current moniker and features approximately 50 members, ranging from the ages of 16-85.

The impact continued for the band throughout that first year. “After cancelling our April concert and reception, we had five upcoming spring/summer events scheduled (May through September) and one-by-one, each organizer contacted us to cancel,” continues Lane-Fowler. “We normally start planning our next season in August/September and start rehearsing in October, and with no let-up in sight for the pandemic, the Board decided that no events would be scheduled for the remainder of 2020 until things improved and we felt safe to gather again.”



*The Cereal City Concert Band performs during the 2021 holiday season hosting their annual concert.*

BBB Accredited Charity. Holland Symphony Orchestra (HSO) was also put into a tailspin.

“We were in disbelief,” says HSO President/CEO Kay Walvoord. “First we cancelled the March and April concerts of the spring season. Our fiscal year ends April 30. Then when we realized that this COVID thing was not going to end any time soon, we postponed the entire next season and asked people if they would like to roll over their season tickets to the following year. We already had 500+ season tickets sold. People were given the option of rolling over their season tickets or getting a refund. Only a few asked for a refund. HSO has a very stable and loyal audience base. I think everyone was in shock and the staff and board hardly knew where to start and what to do first.”

The nonprofits continued to adjust to lack of events. Cereal City Concert Band hosted an outdoor concert in October 2020, battling the silence. Despite having a tiny audience, the concert was salve to their souls, proving how important music is to a sense of well-being.

“The weather was very ‘balmy’ for that time of year, so a few musicians asked if we could go somewhere and play outside, keeping our distance,” Lane-Fowler says. We





*The Holland Symphony Orchestra practices during their dress rehearsal for "Classics Discovery: Out of this World," an event the nonprofit hosted Sunday, March 20, 2022.*

had about half the band there and although we didn't invite anyone to come listen to us, some brought their family who enjoyed it thoroughly. That day in October brought so much joy to our hearts and was exactly what we needed to keep us going."

Both nonprofits continued to come up with ways to combat the silence. Cereal City Concert Band hosted a virtual concert where 27 members individually videotaped themselves and had a company compile all the videos into a beautifully combined piece. They hosted outdoor events in August and September of 2021. Their first indoor concert was Christmas 2021, providing hand sanitizer, disinfecting wipes and masks to keep the spread of COVID at bay.

HSO also came up with ways to let their patrons know they were "still there." They put programs/bios/program notes/pre-concert talks online, moved to e-tickets, began to research a new online ticketing/database system for the orchestra, learned how to use zoom for meetings, formed a DEI committee, and made it a point to call all of their ticket holders and donors during the year. They also developed a series of short videos, many posted on YouTube called HSO Intermissions, and updated a book of the first 25 years of HSO's history with the last five years.

Through those two years there was a marked difference in the fundraising amounts compared to years past for both nonprofits.

"We normally receive annual band membership dues, concert proceeds, donations from summer events and annual sponsors, all of which were nonexistent," shares Lane-Fowler. "Grants were not submitted because our concert season and projects were on hold. Our operating revenue decreased by 73% from FY 2020 to FY 2021."

The results was worrisome for Lane-Fowler. "I'm very passionate about this group and its continued success. Throughout its 35 years, we have reorganized at least three times and each time it was a challenge to get people back after even a short hiatus. I, as well as the Board, was deeply concerned that after not performing for almost two years, people would lose interest or find other groups, resulting in the dissolution of the band. That was my greatest fear. We've worked really hard to get to where we are today and I'm very proud of them. I didn't want to lose that."

HSO faced the same challenges. "Our concerts are the primary fundraisers," says Walvoord. "We did send a year-end letter and did moderately well with donations. We were fortunate to receive an angel gift from a regular donor for \$100,000, which allowed us to retain our small staff and even build a deficit budget for the following year. We used the year to re-evaluate many things we do."

There were also long-reaching changes to Holland Symphony Orchestra due to the pandemic, and along with that comes more adjustments.

The League of American Orchestras predicts we may have lost up to 30% or more of our ticket holders," shares Walvoord. "It may take five years or more to recover. I have cut my budget down 15% in earned income anticipating a lower number of season tickets."

Cereal City Concert Band also sees the adjustments made by their members and audiences.

"Besides the obvious loss of revenue, it was hard on both the musicians and performers for not being able to partake in something they love doing and hard on the audience to not be able to enjoy the performances," says Lane-Fowler. "Our summer events support many community events and are free, open to the public, such as the Memorial Day Ceremony at Ft. Custer National Cemetery, Fantasy Forest Concert which is part of 'Believe in Battle Creek' music series, a lakeside concert at Gull Lake Kellogg Manor House, and a Concert in the Park at an Assisted Living Community. When the band participates in community events and military events, it adds an extra dimension to the event."

HSO just hosted a concert Sunday, March 20, 2022. Walvoord shares her insight. "Yesterday at the wonderful concert for our Classics Discovery, it was a time to just enjoy moments of beauty, power, joy, majesty. It was a wonderful relief from the news and sadness of the world and all of the political rancor about COVID. An orchestra concert provides opportunities to laugh, relax, enjoy friends, marvel at the sounds you hear. It brings people of different backgrounds together, no matter what their politics are, to enjoy the concert together."

Concludes Lane-Fowler, "Music brings joy and peace to the soul and people need that now more than ever."

## New Report Shows

# CRYPTOCURRENCY

## SCAMS CLIMBED TO SECOND RISKIEST IN 2021

Cryptocurrency scams jumped from the seventh riskiest scam in 2020 to second riskiest in 2021, according to the 2021 BBB Scam Tracker Risk Report, released on March 7, 2022. More than 66% of people who reported falling victim to a cryptocurrency scam to the BBB Scam Tracker<sup>SM</sup> also reported losing money.

The annual study looks at scam data reported to the BBB Scam Tracker<sup>SM</sup> and combines the number of times a scam was reported, how often it resulted in monetary loss and the amount lost to determine the riskiest scams of 2021. Our survey research found that 98.1% of visitors to BBB Scam Tracker sought to warn others about a scam and 90.9% hoped to bring justice to the perpetrator.

### *The top 5 riskiest consumer scams in 2021 were:*

- 1 **Online Purchase** scams
- 2 **Cryptocurrency** scams
- 3 **Employment** scams
- 4 **Home Improvement** scams
- 5 **Investment** scams

### *Online Purchase scams:*

Since the start of the pandemic, consumers have done more of their shopping online. This growth has made online purchase scams the top reported scam for the second year in a row. Nearly 75% of those who reported online purchase scams lost money as well. The most popular method scammers used to contact victims were through websites, social media and emails. Puppy scams continued to top the list of products sold in online purchase scams.

In February, a woman from Muskegon County was hoping to buy a Teacup Yorkie through social media. After paying over \$1,200 for the puppy and shipping from Ohio, the seller requested more money for shots before the woman realized she had been scammed. The puppy was never delivered and her money was never returned.

### *Tips to avoid online purchase scams:*

- **Research before you buy.** Look up the business on an independent source (like BBB.org). Do not rely on positive reviews alone.
- **Beware of fake websites.** Check the URL, watch for bad grammar, search for contact information. Scammers are great at mimicking official seals, fonts and other details.
- **If the deal looks too good to be true, it probably is.** Scammers offer hard-to-find items and highly sought-after products at great prices.
- **Make sure the website is secure.** Look for the “https” in the URL (the extra s is for “secure”) and a small lock icon on the address bar. Never enter payment or personal information into a website that is not secure.
- **Use secure and traceable transactions and payment methods.** Those who pay with a credit card or PayPal are more likely to get their money back. Avoid paying by wire transfer, prepaid money card, gift card, or other non-traditional payment methods.

“As we continue to shop online, exposure to scam sites also increases,” says Lisa Frohnafel, President and CEO of the Better Business Bureau Serving Western Michigan. “Being vigilant and knowing what scam tactics to watch for can save you not only money, but time and peace of mind as well.”

# 10 General Tips for AVOIDING A SCAM

1

**Never send money to someone you have never met face-to-face.**



2

**Don't click on links or open attachments in unsolicited email or text messages.**

3

**Don't believe everything you see or read.**

Scammers are great at mimicking official seals, fonts, and other details. Just because a website or email looks official does not mean it is. Even Caller ID can be faked.

4

**Take precautions when making online purchases.**

**Don't shop on price alone.** Scammers offer hard-to-find products at great prices.

**Don't buy online unless the transaction is secure.** Make sure the website has "https" in the URL (the extra s is for "secure") and a small lock icon on the address bar. Even then, the site could be shady. Research the company first at BBB.org.

**Avoid making quick purchases while browsing social media.** Scammers advertise websites that offer great deals, but either don't deliver the product at all or deliver counterfeit products.

**Do more research** on those products you found via online search.

5

**Be extremely cautious when dealing with anyone you've met online.**



6

**Never share personally identifiable information with someone who has contacted you unsolicited.**

7

**Don't be pressured to act immediately.**



8

**Use secure, traceable transactions when making payments for goods, services, taxes, and debts.**

9

**Whenever possible, work with businesses that have proper identification, licensing, and insurance.**

10

**Be cautious about what you share on social media.**



## Top three **RISKIEST** and **MOST REPORTED** scam types for businesses

	<b>RISKIEST SCAMS FOR BUSINESSES</b>	<b>SCAMS MOST REPORTED BY BUSINESSES</b>
<b>1</b>	<b>Fake invoice/supplier bill</b>	<b>Fake invoice/supplier bill</b>
<b>2</b>	<b>Bank/credit card company imposter</b>	<b>Government agency imposter</b>
<b>3</b>	<b>Worthless problem-solving service</b>	<b>Bank/credit card company imposter</b>

### *Scams impacting local businesses*

It's not just consumers affected by scams. Businesses are being targeted in a variety of ways.

When targeted by a scam, businesses reported losing money 21.7% of the time. That's significantly less than consumers. However, these scams can have a big impact on businesses.

The most common and riskiest scam for businesses is also the simplest: fake invoice/supplier bill scams. In many cases scammers simply send what looks like an bill or invoice and hope it gets paid. The invoices are often for office supplies, website or domain hosting services, directory listings, and more.

BBB has heard from a number of businesses about scams such as this. In 2021 several businesses reported being billed for website hosting services they never received. The company was sending solicitations that looked very much like an invoice to renew a service already being used. Some businesses paid and noticed the error when the bill for their usual service came. Others spotted the fake and avoided sending a payment.

### *Tips for avoiding fake invoice/supplier bill scams:*

- **Take time to share** information about scams targeting businesses with your employees.
- **Make sure** your business ordered the product/service before payment.
- **Double check** the company name and address are correct before sending payment.
- **Search BBB Scam Tracker** to see if somebody has reported the person/fake business for scamming people.

Every dollar sent to a scammer is a dollar not spent at a local business. Scams also undermine trust in the marketplace, leaving consumers to start interactions with businesses expecting to be ripped off. Our marketplace requires both consumers and businesses to be on alert and working together to stop scammers and honor trustworthy relationships.

Go to [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker) to report a scam, learn more about other risky scams on [BBB.org/ScamTips](https://www.bbb.org/ScamTips)

2021

## BBB Scam Tracker<sup>SM</sup> RISK REPORT

# Highlights

### TOP 5 RISKIEST SCAMS REPORTED BY CONSUMERS

1

#### ONLINE PURCHASE

Scammers use technology to offer attractive deals, but once the payment is made, no product or service is delivered. In some cases, fraudsters send low-quality or counterfeit products.

2

#### CRYPTOCURRENCY

Investors are scammed into paying money or trading their own digital assets, known as cryptocurrencies, even though the scammer has no intention of building a company. These scams also involve scenarios in which investors store cryptocurrencies with fraudulent exchanges.

3

#### EMPLOYMENT

Job applicants are led to believe they are applying for or have just been hired for a promising new job when instead they have given personal information via a fake application or money to scammers for "training" or "equipment." In another variation, the victim may be "overpaid" with a fake check and asked to wire back the difference.

4

#### HOME IMPROVEMENT

Door-to-door solicitors offer quick, low-cost repairs and then either take payment without returning, do shoddy work, or "find" issues that dramatically raise the price. These types of schemes often occur after a major storm or natural disaster.

5

#### INVESTMENT

These scams take many forms, but all prey on the desire to make money without much risk or initial funding. "Investors" are lured with false information and promises of large returns with little or no risk.

ONLINE SCAMS  
CONTINUE TO  
DOMINATE

More than  
one third

(37.4%) of all  
scams reported in  
2021 were online  
purchase scams.



59.8%

reported  
shopping  
online more  
this year as  
the pandemic  
continued.



46.4%

reported  
spending  
more time  
browsing  
online and/or  
social media.



Almost 3  
out of every 4

(74.9%) of those  
targeted by online  
purchase scams  
reported losing  
money.

\$ Online  
scams

were more  
likely to result  
in a reported  
monetary loss  
than those  
perpetrated  
in person or  
via phone.

# INSIDE YOUR BBB ACCREDITATION

by Troy Baker



How do you become BBB Accredited? It's a question we hear a lot. Oddly, sometimes it comes from businesses that are already BBB Accredited. Those accredited over the past few years probably remember the process. But for a growing number of second and third generation businesses, the owners may not know all that goes into getting a business accredited, and verifying that accreditation each year. Our accreditation team is dedicated to finding and supporting businesses that meet our standards of Trust and Ethics. We work hard to make sure they continue to uphold those standards once accredited.

## *How it Starts*

For many businesses, the process starts when they reach out to the Better Business Bureau, or with a phone call from one of our Business Relations Representatives. These representatives use the information we have in our database to determine if a business meets a set of basic criteria. You have to be at least "B" rated, free of open complaints and government actions, and in business for at least 6 months. The representative then calls and talks with the business owner, verifying information and gathering more information about the business. If it looks like our BBB Accreditation standards are met, they will invite the business to apply for BBB Accreditation. By the time a business applies, they have been reviewed twice by BBB Staff. But this is just the beginning of the work to get a business accredited.

## *Background Checks and More*

Once an application has been submitted, our accreditation team goes to work making sure the business is a good fit for the BBB. This includes verifying the business has all the necessary licensing, checking business registrations, government actions, and simple background checks on business ownership. We review complaints and reviews and the business' online reputation. These searches help verify the business meets BBB Standards and helps identify potential issues concerning Trust and Ethics. Our Ad review team goes through a company's website with a thorough review of all claims and promises, ensuring the business meets the BBB's comprehensive Code of Advertising. It is not uncommon for this team to identify issues a business didn't know it had, and work with the business to make the appropriate changes.

## *Final Approval*

Once all the checks have been done and the business is found to meet BBB Standards, the final step is approval by the BBB Board of Directors. The board consists of local business leaders, and has to approve businesses before they are officially BBB Accredited. Once approved, a business' account representative will reach out and help the business take advantage of all the benefits that come with BBB Accreditation. But the business and BBB are not finished. Each year the BBB accreditation team reviews businesses as they renew their accreditation to ensure they continue to uphold BBB's Accreditation Standards.

## *It's Not for Everyone*

BBB Accreditation is not for everyone. Every day, and at each stage of the process, we find businesses that don't meet our standards. For example, it's not uncommon for a business to tell us they have the right licensing, only for us to discover they do not. Sometimes this is due to a lack of understanding on the business' part, sometimes businesses lie. That is why the BBB puts so much work into verifying information before accreditation, and at the time of renewal. We keep an eye on complaints and patterns to determine if a business is having issues with customers. When possible, we work with the business to resolve the issue. Unfortunately, there are a few times each year we have to suspend and revoke a business' BBB Accreditation.

We understand that BBB Accreditation means something to consumers and businesses, so it is important that we get it right when we decide who gets to use the BBB seal and who doesn't. Our goal is to make your business proud of its accreditation.

# MEET YOUR BBB BUSINESS RELATIONS TEAM:

## Wendell Gafford

**How long with the BBB:**  
7 years

**About me:** I was a small business owner of a radio promotions and marketing company for over 15 years and was the first to promote Nick Jonas (Jonas Brothers) to radio.

**What do you love about working at the BBB:** As the Manager of Business Relations, I love equipping and supporting my Business Relations Team so that they can do the best job possible in assisting business owners throughout our area in becoming BBB Accredited. I also love working with business owners who have applied for Accreditation work through an issue so they can become BBB Accredited. Simply put, I love it when we, as an organization, can help a business become better.



## Janine Donovan

**How long with BBB:** 3 years

**About me:** I've done 9 half marathons

**What do you love about working at the BBB:** I love my job at BBB because I feel like I have my fingers on the pulse of the local small business community. I learn what the challenges are, what's going great and I love helping business owners promote their companies through building trust with their business partners and customers! Every call I make and take, and business owner I meet, is a gift I'm excited to open!



## Dave Spoehr

**How long with BBB:**  
6 months

**About me:** I'm a big fan of classic rock/heavy metal

**What do you love about working at the BBB:** I love the vision and purpose of the BBB and the adrenaline rush of making a sale!



## Chris Mayhew

**How long with the BBB:**  
1 year 3 months

**About me:** I sing tenor with the Grand Rapids Symphony Chorus

**What do you love about working at the BBB:** The opportunity to speak with hundreds of business owners every week, to learn about their work and help their companies grow.

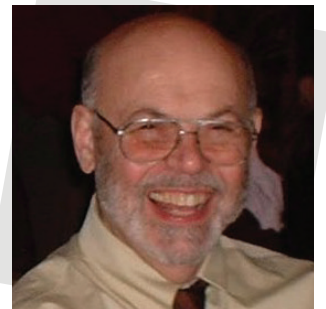


## Michael Denny

**How long with the BBB:**  
4 months

**About me:** I am a former Church Musician playing 12 string Acoustic Guitar - "let's have a Christmas Carol sing-a-long"

**What do you love about working at the BBB:** The ability to establish new accounts with friendly conversation.



## Mitch Liske

**How long with BBB:**  
9 months

**About me:** I enjoy researching my family's genealogy

**What do you love about working at the BBB:** I love working with businesses, especially young businesses, and helping them grow and become successful.



## Cindi Knight

**How long with BBB:** 7 years

**About me:** I love to travel

**What do you love about working at the BBB:** The way Covid-19 encouraged many people to follow their dreams and start a company even in the middle of all the chaos.



# WELCOME *to the* Newest Members of our BBB® Accredited Business Family

## New BBB Accredited Businesses, added from 1/1/2022 to 3/31/2022

**2BKids Creative Station,**  
Grand Rapids

**4 Pillars of Success,** Grand Rapids

**4 Season's Lawn Care And Snow  
Plowing,** Grand Rapids

**A & A Crane Service,** Sheridan

**A & A Pro Painting LLC,**  
Grand Rapids

**A4 Trees LLC,** Belmont

**Aarons Pro Shop LLC,** Grandville

**Adhesive Templates Inc,** Portage

**Advanced Plumbing Concepts LLC,**  
Grand Haven

**Advanced Inc,** Acme

**Advantage Animal Control LLC,**  
Sand Lake

**Aire Serv of Kalamazoo,** Kalamazoo

**All American Tree Service,** Sheridan

**All Custom Inc,** Muskegon

**ALM Environmental Consulting,**  
Constantine

**Annette Scofield AFLAC,**  
Grand Rapids

**Art Brezin LLC,** Traverse City

**Aubrey OCD Cleaning Service LLC,**  
Muskegon

**Aunt T's Back Porch,** Grand Rapids

**Avenir Home Services LLC,**  
Comstock Park

**Baldwin Bowling Center Inc,**  
Baldwin

**Barrix Law Firm,** Grand Rapids

**Bayside Real Estate,** Rapid City

**Beltone Hearing Centers,** Muskegon

**Berry's Diesel Repair,** Sand Lake

**BFFS,** Muskegon

**BioMedical Solutions Inc,** Shepherd

**BK Motor Sales LLC,** Caledonia

**Blue Print Photography,** Dowagiac

**Blue Sapphire Jewelers LLC,**  
Grand Rapids

**Boichot Insurance Agency,** Rockford

**Bomb N Bath,** Grand Rapids

**Bone Sim,** Cassopolis

**Brandel Trucking Inc,** Hart

**Bunch Automotive LLC,** Dowagiac

**Carbon Six Construction Inc,**  
Grand Rapids

**CIS Agency,** Hudsonville

**City Auto Body,** Grand Haven

**Coleman Agency of Hastings Inc,**  
Hastings

**Coles Law, PLLC,** Grand Rapids

**Craggs Window Cleaning LLC,**  
Traverse City

**Crystal Clean Professional Cleaners,**  
Belmont

**CS Welding LLC,** Kalamazoo

**Cuddlebuddys,** Kentwood

**Cutlerville Small Engine & Marine,**  
Byron Center

**Dale's Custom Creations,** Harrison

**Dale's Service,** Cedar Springs

**Dave's Sealcoating,** Mount Pleasant

**Deal & Son Trucking LLC,** Sheridan

**Diggin' Designs LLC,** Kalkaska

**Diversified Life and Health LLC,**  
Charlotte

**Diversified Senior Services,** Portage

**Domin Financial Services LLC,**  
Grand Rapids

**Downing Well Drilling,** Portland

**Drinkaddie LLC,** Shelby

**Druckenmiller Painting,** Rockford

**Eagle Home Renovation,**  
Traverse City

**Elm Creek Lawn & Landscape LLC,**  
Farwell

**Essential Realty Solutions LLC,**  
Manistee

**Ethics Squared LLC,** Grand Rapids

**Fargo's Tree Service,** Cadillac

**Farm Fences of America,** Orleans

**Finish Line Auto,** Comstock Park

**Fireproof Wealth Management LLC,**  
Grand Rapids

**FloatM LLC,** Muskegon

**Four Seasons Excavating,** Coloma

**Four Seasons Painting of West  
Michigan,** Grand Rapids

**Fresh Coast Foam LLC,** Irons

**FT Painting and Remodeling,**  
Jenison

**Full Force Fence LLC,** Greenville

**Fusion Auto Sales LLC,** Wyoming

**Garage Kept Motors LLC,**  
Grand Rapids

**Gest Pro Tree Service LLC,** Sturgis

**Go To Property Maintenance LLC,**  
Grand Rapids

**GR Mulching LLC,** Grand Rapids

**Grant Hoyt, Independent Insurance  
Agent,** Grand Rapids

**Great Lakes Power Generation LLC,**  
Elk Rapids

**GreenFIT Homes,** Sparta

**Grenergy,** Holland

**H Q Discount Flooring Inc,** Otsego

**Handyman Solutions,** Battle Creek

**Hart Logistics,** Hart

**Haus of Glass,** Grand Rapids

**HealthBar,** Grand Rapids

**Heavenly Motors Auto and Tire  
Repair,** South Haven

**Hired Guns Roofing,** Coloma

**Homestar Trucking LLC,**  
Grand Rapids

**Hometown Chrysler,** Albion

**Hometown Motors LLC,** West Olive

**IAK Supplements Inc,** Niles

**IBO CPA,** Grandville

**Inspired Media,** Portage

**J & J Floorcovering Service,**  
Petoskey

**J9 Landscape Design LLC,** Elk  
Rapids

**Jade Fox LLC,** Grand Rapids

**James Allen Drywalling,** Farwell

**Jan-Pro of West Michigan,**  
Grand Rapids

**Jeff Newberg,** Realtor, Grand Rapids

**Jeff's Towing and Recovery LLC,**  
Bridgman

**Jo Robinson-State Farm Insurance,**  
Portage

**John Taylor Painting,** Waters

**Jordan J. Grieser Insurance LLC,**  
Benton Harbor

**K.C. Painting,** Hersey

**Keim Financial Group LLC,** Sturgis

**Keiser Collision & Auto Repair LLC,**  
Bellaire

**Keith M Johnson Consulting Inc,**  
Grand Rapids

**Kendall Painting LLC,** Battle Creek

**Kent Decorators,** Grand Rapids

**Khoury Real Estate LLC,** Kalamazoo

**Kieff's Roofing Inc,** Stanton

**Koning Associates,** Coopersville

**Kymora Kandles LLC,** Saint Johns

**Lake Ann Barnwood,** Traverse City

**Lamphear Service Co.,** Grandville

**Lange Solutions LLC,** Ada

**Laser Accuracy LLC,** Ada

**Last Mile Cafe,** Grand Rapids

**Lawson Oil Co.,** Lawton

**Leah's Lawn Care Landscaping and  
Tree Removal,** Belding

**Legacy Countertops,** Hastings

**Legacy Roll-Off Container Services  
LLC,** Burr Oak

**Leigh A. Raddatz CPA & Co. LLC,**  
Albion

**Lenny's Custom Meats,**  
Breckenridge

**Level 5 Construction LLC,** Muir

**Levis Construction,** Hartford

**LFW Office Solutions,** Kalamazoo

**Life Pyramid Massage LLC,** Allegan

**Magnum Excavating,** Eagle

**Manistee Rental Management LLC,**  
Manistee

**Medler Insurance Agency,** Marshall

**Mid-America Solar LLC,** Dewitt

**Midwest Exteriors LLC,** Traverse City

**Mitchell & Gains Consulting Group  
LLC,** Kalamazoo

**Mitchell's Solutions LLC,** Grand  
Rapids

**Mitten State Painting LLC,** Grand  
Rapids

**Monster Tree Service of Greater  
Lansing,** Dimondale

**Moreno Lawn Care LLC,** Dowagiac

**Mutual Of Omaha Mortgage,**  
Belmont

**My Pure Health Inc,** Battle Creek

**New Image Painting LLC,** Howard  
City

**Next Level Sandbag LLC,**  
East Jordan

**Nobel Outdoor Services LLC,** Ada

**Noble Strong Training LLC,**  
Grand Rapids

**Nurture Massage and Yoga,** Holland

**O'Gorman Auto Service LLC,**  
Holland

**Papa's Peanut Brittle,** Kalamazoo

**Patman Droneography,** Battle Creek

**Pearson Insurance Agency,**  
Traverse City

**Phoenix Coating Solutions LLC,**  
Kent City

**Phoenix Heavy Diesel Repair LLC,**  
Marne

**Platinum Shift LLC,** Spring Lake

**Portage Pharmacy Inc,** Portage

**Potts Landscape Management LLC,**  
Wayland

**Prairie Hills Carpentry LLC,**  
Constantine

**Precision Earthworks LLC,** Dowling

**Professional Overhead Door,**  
Grand Rapids

**Prostyles Family Hair Care,** Sparta

**Purely CBD Traverse City,** Traverse  
City

**Quality Life Science Logistics LLC,**  
Spring Lake

**Quest Fitness L.L.C.,** Kentwood

**R & A Refurbishing Furniture,**  
Belding



**RAO Roofing**, Grant  
**Rebel Pastures LLC**, Rockford  
**Rebuilt Construction LLC**, Middleville  
**Reid's Remodeling & Construction**, Manistee  
**Reining Around Ranch**, Ovid  
**Resume Writing and More LLC**, Gaylord  
**Right at Home - Mid Michigan**, Grand Ledge  
**Rightway Automotive Credit**, Wyoming  
**Rightway Automotive Credit**, Lansing  
**Rightway Automotive Credit**, Mount Pleasant  
**Rightway Automotive Credit**, Traverse City  
**Rightway Automotive Credit**, Comstock Park  
**Rightway Automotive Credit**, Kalamazoo  
**Rightway Automotive Credit**, Muskegon

**Rightway Automotive Credit**, Gaylord  
**Rinse & Renew LLC**, Edwardsburg  
**Rise Therapy & Wellness LLC**, Richland  
**RMP Services**, Lansing  
**Ronora Lodge & Retreat Center**, Watervliet  
**Rozen Construction & Remodeling LLC**, Dewitt  
**RTA Water Treatment**, Athens  
**RTS Trash Service**, Wyoming  
**Ryan Whiting Insurance Agency Inc**, Paw Paw  
**Sable Point Wealth Management**, Ludington  
**Scott Van Eerden Builder's LLC**, Belmont  
**Shamrock Contracting LLC**, Kaleva  
**Sharp Enterprises LLC**, Portage  
**Sheldon Smith Inc**, Gaylord  
**Shoreline Vision**, Muskegon  
**Soaring Suds Soap**, Rockford  
**Sod-Busters Lawn & Landscape LLC**, Clare

**Solar Construction LLC**, Marshall  
**Solar Mounts LLC**, Marshall  
**Solid Excavating Services LLC**, Hudsonville  
**Stap Bros. Lawn & Landscape Service Inc**, Hickory Crnrs  
**Stingray's Auto Repair**, Niles  
**Stratus Marble & Granite**, Traverse City  
**Swanson Engineering And Fabrication LLC**, Grant  
**T & T Insurance Group LLC**, Petoskey  
**Tailored Packaging LLC**, Edmore  
**TC Custom Flowers & More**, Reed City  
**TemperaturePro Kalamazoo**, Portage  
**Thank You For Being A Friend Non Medical Home Healthcare Agency**, Grand Rapids  
**The Cleaning Fairies LLC**, Portage  
**The Outside In Massage Therapy LLC**, Edwardsburg  
**The Tree House**, Coldwater

**Third Coast Wiring Concepts LLC**, Zeeland  
**Tiffs Consulting LLC**, Trufant  
**Timbered Spirit LLC**, Newaygo  
**Timberlie's Salon Studio**, Kalkaska  
**Tony's Print ShopGR LLC**, Grand Rapids  
**Trophy House**, Muskegon  
**United Freedom Painting LLC**, Wyoming  
**US Hemp Wholesale**, Jenison  
**Vintage Trucking LLC**, Grant  
**Welltopix**, Grand Rapids  
**West Michigan Plumbing LLC**, Twin Lake  
**Wise Bear Creative LLC**, Spring Lake  
**Wonderland Tours and Transportation LLC**, Traverse City  
**Wyckid 3D Creations**, Bangor  
**Wynter Rose Photography**, Custer  
**Yuresko Construction Services**, Mesick

# ACCREDITED CHARITIES



**Ronald McDonald House**  
Grand Rapids

**Cereal City Concert Band**  
Battle Creek

**Keys for Kids Ministries**  
Grand Rapids

**A.Y.A. Youth Collective**  
Grand Rapids

**Holland Symphony Orchestra**  
Holland



# FRESH FACES

## SPRING 2022 BUSINESS:

### **Beltone Hearing Centers** - Muskegon, MI

Beltone is an organization that helps individuals with hearing loss. For over 80 years, each one of Beltone's locations helps create personalized care for patients. Using the latest technology, Beltone offers in-ear hearing aids, wireless technology, and modern device compatibility. With over 1500 locations nationwide, Beltone has locations in Grand Haven, Montague, and Fremont.

### **Stratus Marble & Granite** - Traverse City, MI

Stratus is a full service stone selection, design, fabrication, and installation facility. Located in Traverse City, Stratus serves a variety of customers such as homeowners, architects, designers, and builders. Offering residential and commercial services, Stratus has a dedicated team with second or third generation employees.

### **Fresh Coat Foam** - Niles, MI

An insulation contractor, Fresh Coat Foam specializes in a variety of insulation services including fiberglass insulation, loose-fill insulation, rigid foam insulation, and spray foam insulation services. Fresh Coat Foam services Irons, MI and surrounding areas.

## CHARITY:

### **A.Y.A. Youth Collective** - Grand Rapids, MI

A safe space for youth in crisis, A.Y.A. helps support 14-to-24-year olds facing homelessness or instability - from drop in opportunities to rest and everyday needs to affordable housing with peers and mentors. A.Y.A. helps young people connect to the resources, relationships, and housing they need at any point on their journey.

# Get to Know Your BBB BOARD OF DIRECTORS: TINA KYGER

*CTI Mechanical Contractors*

Tina Kyger is like a lot of business owners. She started her company, CTI Mechanical Contractors in Battle Creek, with her husband, Chad. Over time the company grew from just them to 25 employees. “We love using our business as a vehicle to impact the community,” says Kyger. Giving back is important to them. Whether its serving on boards or participating in local community and business groups, Tina Kyger works to make an impact on the Battle Creek community. “It gives me great personal return on my investment,” she says. “I feel like, in our community in particular, we have a lot of very passionate people who come together and really try to do things in this community.” It’s a place she knows well, having been born there and graduating from Harper Creek High School. She lives just down the road from the home where she grew up.

That is one reason Tina agreed to join the Better Business Bureau Board of Directors. She hopes to help the BBB grow its presence and impact in Battle Creek and all of southwest Michigan. “I feel like Battle Creek could use more help in promoting honesty and integrity in its businesses. And I would love to kind of bridge that gap and bring a bigger presence here to our area.”

“I’m excited to be able to say, here’s my experience. Here’s the reason why I almost dropped my Better Business Bureau Accreditation. We had this conversation one year, and I wrote the check anyway, but it was begrudgingly. Now I do it and I love to do it.” Kyger and her business have taken advantage of a number of BBB Accreditation benefits, including advertising. They have seen how BBB can help their business, and want to share that with others.



Outside of work, Kyger likes to spend time with her five children. She can often be found watching one of their sporting events, including soccer, power lifting and swimming. She also likes to golf and says she was born to be a Formula One race car driver.

“I feel like we’ve operated as a business with integrity and honesty. And I feel like the Better Business Bureau puts an exclamation point behind our actions. For people looking to do business with honest companies, reputable companies, I think the Better Business Bureau is a component of that process,” she says. “I’m just a regular person with a small business in little old Battle Creek, but I think I have a lot to offer.”

The Better Business Bureau Serving Western Michigan is governed by a 22-person board of directors, made up of leaders in the business and nonprofit sector. Each is elected by BBB Accredited Businesses to serve up to two consecutive 3-year terms. This is the first year of Kyger’s first term.

# What are customers really looking for in a lawn and landscape contractor?

**1** Timeliness/Speed

**2** Communication

**3** Customer Relations

**4** Pricing/Billing





**@bbb\_wmi**

**Better Business Bureau Serving Western MI**

Supporting consumers, businesses, and charities across 38 counties in Western Michigan for over 100 years.



We have garnered thousands of followers across all of our social media pages and are looking to grow this year. We post about scam warnings, business tips, upcoming events and webinars, what we are doing for our community and more. One of our favorite things to do, though, is highlight our accredited businesses and charities.

**Give us a follow to stay up to date with all things BBB and for a chance to be featured.**

