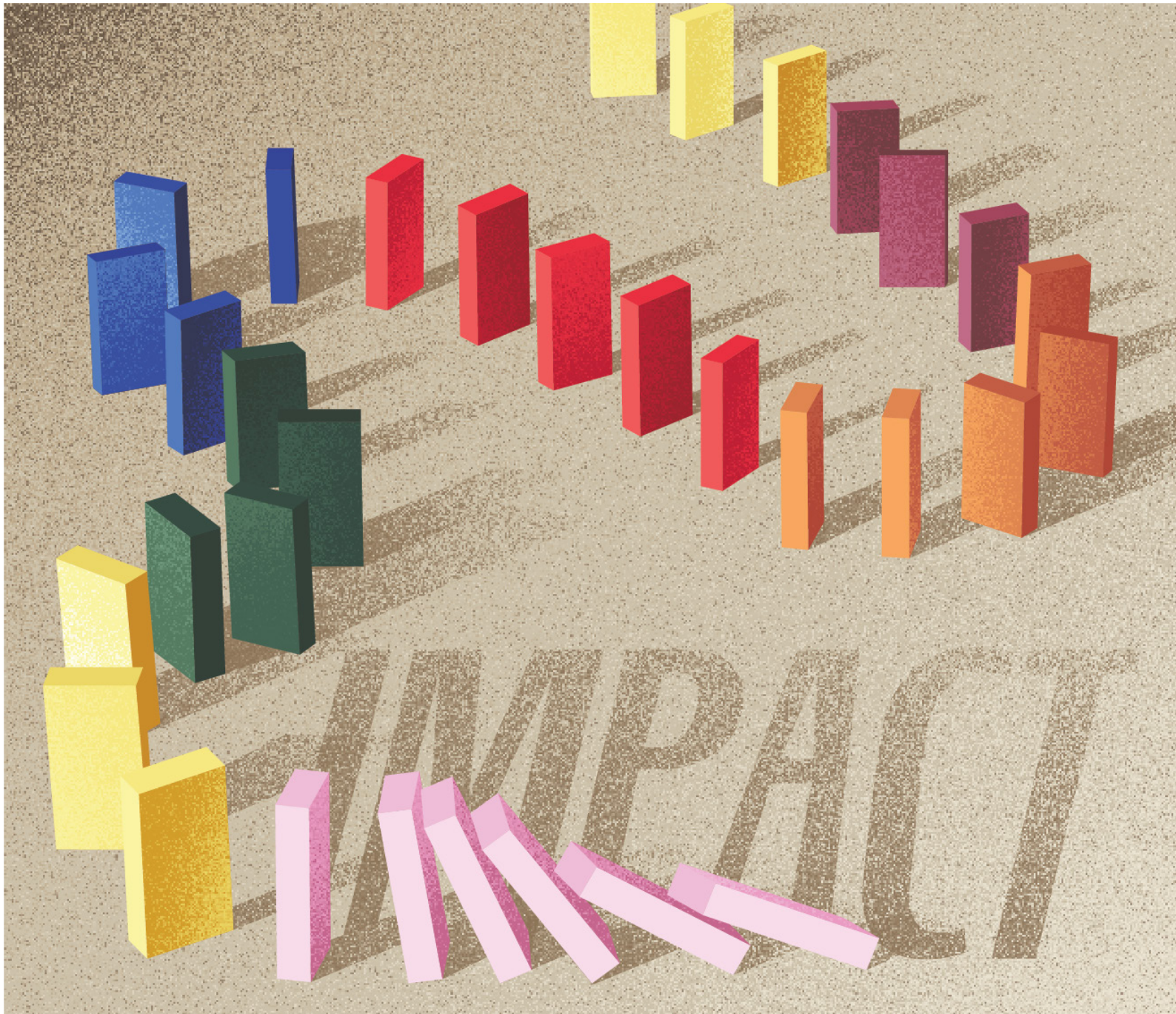




MAY/JUNE 2025

TORCH NEWS

Promoting Marketplace Trust In Ohio & Michigan



Torch Award Nominations

BBB's 2025 Torch Awards nominations are open.
Nomination Deadline – June 30th

READ ON PAGE 5

Youth4Ethics Forum

BBB Forum leaves an enduring mark. Students share their perspectives.

READ ON PAGES 8-9

Workers' Compensation

Group rating is upon us, consider Sheakley.

READ ON PAGES 10-11

Consumer called with a complaint: They repossessed my car, and they did not let me get my stuff out – there was no warning at all! WHY???!!!

When consumer called the business, they responded she had thirty days to come get her things ... but she didn't.

"Shouldn't she have been warned? Shouldn't she be given more time?"

What would you have said??

Everyone needs a little help. That's what we're here for.

Our Nataly received a call on our public lines. A gentleman called to report some phone numbers he considered to be scam numbers. After he heard her accent, he said ... "Sounds like you speak Spanish." She said, "Yes, I do."

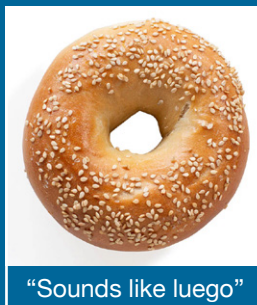
It started:

How do you say, "Thank you" in Spanish.
She said "Gracias".

How about "See you later"?
She said "Te veo luego"

He said ... "What's wrong with the bagel?"

He said ... How do you say "Have a good day?"
She said "Ten un buen dia".



A big smile came across all our faces at BBB, as we heard what started as a scam reporting call ... turn into a Spanish class over the phone!

Yes, we do it all!

Consumer filed a report on BBB's Scam Tracker website ... Reported that liquor at a particular tavern "didn't taste 'full proof' ... or as advertised". Consumer noted that "As a connoisseur of bourbon and whiskey alike, I often notice subtle differences in the taste of the beverages. Every whiskey I have tried at this establishment has been noticeably softened or smooth. After dining there several times it has yet to change." Consumer suspects the tavern is adding water or some other filler to their bottles of liquor and should be investigated.

BBB NOTE: This could be illegal and might get an establishment shut down. If a consumer suspects a bar is diluting liquor, they should file a complaint with the Ohio Investigative Unit of the Ohio Department of Public Safety. They can also contact the TTB's Market Compliance Office of the Alcohol and Tobacco Tax and Trade Bureau for information regarding trade practices. Additionally, the consumer can contact the Food and Drug Administration (FDA) or the Federal Trade Commission (FTC).

SURPRISE!! Nominate YOUR favorite business for BBB's Torch Awards (see Page 5 for details) and your name will be entered into a drawing for a **\$100 Amazon gift card!** Amazon is a BBB Accredited Business.

BY THE NUMBERS

Here are the Top 25 categories of business searches on our BBB.org website for the past 12 months. Check out the **IMPORTANT STATS**, below, to see all the search numbers.

1	Roofing Contractors, Gutters & Chimneys	210159
2	General Contractor & Construction Services	80107
3	Home Improvement & Remodeling	60192
4	Landscape Contractors, Tree & Lawn	48348
5	Auto Repair, Paint & Service	44782
6	Precious Metal Dealers, Gold Buyers & Jewelry	36750
7	Heating & Air Conditioning	31821
8	Plumbing & Drain Services	30273
9	Concrete Contractors & Paving	28134
10	New & Used Car Dealers	24786
11	Boutiques & Salons	24742
12	Painting Contractors	20327
13	Windows & Doors	19280
14	Handyman	17137
15	Home Builders	15538
16	Electricians & Electrical Services	15485
17	Insurance Companies	13430
18	Excavating Contractors & Equipment	11148
19	Collection Agencies	10808
20	Lawyers & Legal Services	9445
21	Pool Contractors	7572
22	Restaurants & Equipment	6402
23	Fence Contractors	6221
24	Mason Contractors	5805
25	Metal Buildings & Pole Barns	5315

IMPORTANT STATS

Consumers come to BBB looking for "better businesses" to connect to ... businesses they can trust ... that **IMPACT!**

May 1, 2024 – April 30, 2025

24 Counties in Our Service Area

Consumer Lines: Phone Calls to Your Local BBB — 9,376 calls

BBB Business Profile Views:
1,252,302 Views

Request a Quotes:
10,672 Customers



LETTER FROM THE EDITOR

BBB IMPACTS? *You bet!*

In my 24+ years at BBB, I have seen a lot. I've been saddened ... been inspired ... been encouraged ... been impacted.

Helping people that have been swindled ... seeing their devastation ... assisting people with recovery ... educating them and watching them pass it on ... so many impressions.

2025's **Youth4Ethics Forum** was an amazing example of BBB's IMPACT in OUR community!

The Forum created an energizing environment where students felt heard, valued, and connected. Through open discussion with the speakers, group activities, and shared experiences, high school sophomores and juniors were inspired to make positive choices in their lives. It wasn't just about fun—it was a meaningful time that provided tools to grow.

Participants left challenged and stated the Forum was meaningful ... and had an impact. It made them stop and think. Some walked away feeling more aware, more determined ... wanting to invite others to the next Forum, even stepping up to lead future sessions.

Check out our article on Pages 8-9. We are excited about the responses, which show changes went beyond the surface ... and students say they have become “messengers of the change” themselves.

As a BBB Accredited Business, YOU are MORE than “just a business” — you are a true community partner ... an IMPACT creator. Your support of BBB brings help and hope, encouragement, and real change. We are so thankful for all you do ... it does not go unnoticed!



- Jean Haynes
Torch News Editor



BBB's Ethics Foundation
Makes an IMPACT!

WE APPRECIATED OUR DEDICATED SPEAKERS!



Dr. Arthur Schwartz
President, Character.org



Jamar Root
Podcast & Inspirational Speaker



EMPLOYEE GROUP BENEFITS

Benefit solutions designed specifically for members of the BBB of Northwest Ohio and Southeast Michigan.

For more details, visit bbb.org/toledo

Group Benefits

- **Dental:** Our large network of dentists means your employees have greater choice in who they see.
- **Disability:** Whether you need short-term disability, long-term disability, or both, we've got you covered.
- **Life:** Your employees all have different needs for life insurance, so our flexible products are a nice fit.
- **Vision:** Simple to administer and a great way to round out your benefits package.
- **Supplemental benefits¹:** Enhance your benefits with critical illness², accident, and hospital indemnity insurance.



UNSETTLED BBB® COMPLAINTS

INCLUDING BBB® GRADE

BBB® accepts – and works to resolve – customer complaints against all businesses within our 24-county area. When a business doesn't respond or the complaint remains open/stalled for too long we must eventually close the matter as such, which affects the business' BBB® rating. If a customer files a complaint against you or your business, call us at (419) 578-6000 for guidance **even if you feel the complaint is unfair or unjustified**. In March & April, we closed unresolved or unanswered complaints against the following businesses, potentially affecting their BBB® rating.

Boss's Pump & Well Service, LLC	MI	LENAWEE	C	AT&T Store Holland	OH	LUCAS	C-
Carlton Lodge	MI	LENAWEE	B-	Auto Match USA	OH	LUCAS	D+
Clarifion	MI	LENAWEE	F	Bubba's 33	OH	LUCAS	D+
Olswell Cannabis Co.	MI	LENAWEE	C+	DentalWorks of Secor Square	OH	LUCAS	F
Lite The Way	MI	MONROE	C-	Fallen Timbers Family Eye Care	OH	LUCAS	D+
My Store	MI	MONROE	F	Golden Web, Inc.	OH	LUCAS	C+
Splash Universe - Holiday Inn Resort	MI	MONROE	A-	Masonite Corporation	OH	LUCAS	B-
AKM Elite Painting	OH	ALLEN	F	Northwest Ohio Remodeling LLC	OH	LUCAS	C-
Dave's Handyman Express	OH	ALLEN	C+	Ohio Fire Claims	OH	LUCAS	C+
J. Goodmans Auto Sales, LLC	OH	ALLEN	C+	Pizza Hut	OH	LUCAS	D+
Mr. Appliance of West Central Ohio	OH	ALLEN	F	Popeyes Chicken and Biscuits	OH	LUCAS	C+
Performance Car Wash	OH	ALLEN	D+	RNR Tire Express	OH	LUCAS	B-
Pizza Hut	OH	ALLEN	D	Rucking Fotten	OH	LUCAS	F
SSD Contracting / Scott Superior Design	OH	ALLEN	NR	Russ' Car Wash	OH	LUCAS	D+
Trent and Sons HVAC	OH	ALLEN	C+	Schuster's Auto Sales	OH	LUCAS	F
Bucyrus Pack and Ship LLC	OH	CRAWFORD	C+	Signature Roofing & Remodeling	OH	LUCAS	C+
Building With Faith Construction	OH	DEFIANCE	NR	Tanlines Salon LLC	OH	LUCAS	C+
UPS	OH	DEFIANCE	F	Universal Tree and Mulch	OH	LUCAS	D
AW Construction LLC	OH	ERIE	NR	Universal Windows Direct	OH	LUCAS	C+
Firelands Plumbing	OH	ERIE	F	Laser Express Car Wash	OH	OTTAWA	F
Steak 'n Shake	OH	ERIE	D+	Aspen Dental	OH	SANDUSKY	F
Diamond Construction	OH	FULTON	C+	A-T Construction	OH	SANDUSKY	C+
Double A Home Services	OH	HANCOCK	D+	Red Roof Inn - Clyde	OH	SANDUSKY	C+
Hall & Bolen Construction, LLC	OH	HANCOCK	C	Under Pressure Renovating LLC	OH	SENECA	F
Over The Moon Creations LLC	OH	HANCOCK	D+	MOD Boutique	OH	VAN WERT	C-
T-Mobile Authorized Retailer	OH	HANCOCK	D+	Doc's Diesel	OH	WILLIAMS	D+
Verizon	OH	HENRY	D+	Knapp Automotive	OH	WILLIAMS	D+
Traxler Insurance Agency	OH	HURON	D+	The USA Suits	OH	WILLIAMS	D+
A to Z Auto	OH	LUCAS	C+	Belamere Suites	OH	WOOD	F
Arby's	OH	LUCAS	C+	Best Aire Compressor Services	OH	WOOD	A-
				Comfort Suites	OH	WOOD	B-

*Important Note: A business/organization only needs to be nominated ONCE.
Torch Award finalists/winners are not determined based on the number of nominations they receive.
If an organization qualifies, they will receive instructions on how to enter.*



BBB serving Northwest/West Central Ohio and Southeast Michigan

NOMINATION FORM

23rd ANNUAL TORCH AWARDS

Special In-Person "Prize Patrol" in September 2025

NOMINATE YOUR FAVORITE BUSINESS!!!

2025 NOMINATION DEADLINE – June 30, 2025

Self-Nominations are encouraged!

Date _____

Company Name _____

For-Profit _____ Tax-exempt, Charitable, Non-Profit _____ (Check One)

Address of Company _____

City, State, Zip _____

Telephone Number _____

Company E-mail _____

Owner/President/Manager _____

Nature of Business _____

Why should this company be a nominee? _____

May we inform the above company that you nominated them? Yes _____
No _____

Your Name _____

Telephone _____ E-mail _____

For more information regarding Torch Awards, contact Better Business Bureau
at 419-578-6000 - Fax 419 578-6001 - info@toledobbb.org

Visit bbb.org/toledo to nominate. Click on "2025 Torch Nomination".



MEWA Health Plan

Insurance Solutions for Small Businesses

A Multiple Employer Welfare Arrangement, or MEWA, is a self-funded health care option for small employers. MEWAs allow small businesses to join together to purchase health insurance to capitalize on scale, share risk, and offer benefits to their employees outside of the traditional Affordable Care Act (ACA) plan.



Northwest Ohio Business Alliance (NWOBA) and Paramount Health Care partnered to create a self-funded MEWA for businesses.

Who is Eligible?

Qualified employer groups with 1-50 employees, including sole proprietorships, that are in good standing with a participating chamber or the Better Business Bureau are eligible to join the NWOBA MEWA. Employers must be located within Paramount's service area in Ohio to be eligible to apply.

Benefits of a MEWA

- Typically lower rates than the ACA compliant plans
- Multiple plan offerings, including HMO plans and Consumer Driven Health Plans
- Prescription drug benefits including affordability for the member and employer

Member Benefits include:

- **MyParamount** member portal allows members to electronically receive Explanations of Benefits (EOBs), view claims, check on authorizations, and more.
- **ProMedica OnDemand** allows for 24/7/365 virtual visits.
- **Personal Call Center Representative** allows members to request a dedicated representative to speak to every time they call Paramount.
- **Ask Paramount**, a free nurse line available 24/7/365.

For more information please contact your broker, Paramount or the Better Business Bureau.



**THE SIGN OF A
BETTER
BUSINESS**

Find one at BBB.org

**NEW BBB®
ACCREDITED
BUSINESSES**

MARCH & APRIL 2025

OHIO

ALLEN

Blackfish Sealcoating & Striping
Early Bird Moving Services LLC
Jeremy's Tree Service LLC
Miller Detailing
S&S Hauling & Services LLC
Saylor's Landfill & Excavation
Supreme Roofing and Restoration LLC

AUGLAIZE

DK Home Builders LLC
PKM Life Transitions LLC
Schoolcraft-Holmes Construction
The Rolling Pin Artisan Bakery and Cafe

CRAWFORD

Edwards Excavation & Concrete LLC
Prime Senior Benefit Services

DEFIANCE

Fadley's Lawn Care & Snow Removal
Jay's A1 Construction
Small Town Windows LLC

ERIE

Burdue's Quality Landscaping
Four Peaks Greenhouse LLC
George's Roofing, Inc.
Millsite Lodge LLC
Rockware Corp.
Shoreline Strokes Painting LLC
Sunnybrook Trout Club
The ApotheCarrie LLC
The Cornerstone Home Repair Company
The Oak at Millsite Farm

FULTON

Heritage Construction & Renovations
Total Lighting Installations, Inc.

HANCOCK

Control Design Solutions, Ltd.
Ethan Orians Designs
Heldt Painting

HURON

Auxter - Recker Funeral Home
Butler Construction & Remodel
D.G.L. Earthworks
Ladd Custom Construction
StonePro LLC

The Palm Tree Barn

LORAIN

Vermilion Automotive & Tire

LUCAS

Akoma Homecare and Rehabilitation Services LLP
Alpha K9 Connections
Artiaga Tax Service
BB Travel and Tours LLC
Coats of Quality LLC
Costa Oil
CPR Powerwash LLC
DOT Playspace
Down The Way, Regional LLC
Fed Up Landscaping & Snow Removal
Garcia Insurance
H&B Property Services
Homemaid Cleaners Toledo LLC
Hubbard Renovations LLC
Insurance Solutions By Design
KNG Lawn Care Services, LLC
Lewbrink Assembly LLC
Meraki Salon Studio
Midwest Exteriors
Mixing with ELO
OK Farms
Panda Squad Transportation LLC
Pool & Spa Warehouse, Inc.
Priceless Custom Travel Services, LLC
QT Paws Pet Grooming LLC
Rapid Roofing
Robin's Cleaning Service LLC
Rob's Remodeling & Home Repair
Seared, LLC
Shay's Oils & More LLC
Skinology Face Bar LLC
Smokehouse 419
Sunray Decks
Sylvania RX LLC
TARTA
The Tidy Knight Floor Cleaning LLC
Toledo Dietitian LLC

OTTAWA

Shipley Construction & Remodeling

PAULDING

Bidlack Handyman Services
Economical Improvements
The Master's Touch by Brian

RICHLAND

DB - Auto LLC

SANDUSKY

Advanced Finishings Painting LLC
Auxter - Recker Funeral Home
Castle Roofing & Construction LLC
Good Help Property Maintenance LLC
Green Construction & Lawncare LLC
HM Handyman and Remodel
Lake Erie Building Solutions LLC
Lit Up Exteriors, LLC

SENECA

Andrews Landscaping & Construction
Big Dreams Renovations
C&M Polishing LLC
H & E Janitorial LLC
MKO's Automotive LLC
The BANKquet Hall

VAN WERT

New Visions Carpentry

WILLIAMS

Humbled Homes Innovations
Insurance Solutions By Design
Kendall's Construction LLC

WOOD

Arm's Home Improvement LLC
Bowers Lawn Care & Landscaping
Buffalo Workshop LLC
Gottschalk Rarities Coins
GSD Construction LLC
Her HoneyDew Crew LLC
Nectar Markets of Ohio, LLC
Nutrition 4 Kidney Care, LLC
Terraroom LLC
Todd's Painting and Drywall

WYANDOT

Dannenhauer Insurance Agency LLC
Groot's Tree Service LLC

MICHIGAN

LENAWEE

K.V. Roofing Solutions
Quality Companions Private Care LLC
Warf's Handyman Services

MONROE

Sommer's Sealcoating LLC
Top Speed Performance and Repair
Weiss Landscaping and Sod Installation

Youth4Ethics Forum Impacts!



"Loving yourself is more important than everyone loving you."



Dr. Arthur Schwartz
President, Character.org



"Learned methods for practicing honesty and integrity."



"If you wear a mask, people like the costume, not you."



"Be yourself to be the difference."



"Speaking up is one of the greatest leadership forms."



"Everyone is experiencing problems, not just you."



"Being humble isn't thinking less of yourself, it's thinking of yourself less."



"Go outside your comfort zone by being nice and helping others."



"Being weird is good because it means you aren't average."



Jamar Root
Podcaster
Terry Crosby
Sponsor, Taylor Automotive



"Be yourself and don't let others interfere with that."

" ... an amazing experience, great, powerful, and overall great ... "

" ... I learned so many skills from the BBB the past two years, I wish I could have started earlier."

" ... its been inspiring ... "

" ... I needed this ... "

" ... I am going to work on speaking up, being encouraging, and understanding situations ... "

" ... made me feel like I am supposed to be here ... "





+



Better
Business
Bureau®

Proud Partners for over 30 years!

Sheakley has been providing Ohio employers with reliable and trusted workers' compensation administration services since 1963. By focusing on strategic claims management, accurate underwriting, collaborative safety strategies, and client-focused service, they've helped Accredited Businesses save **over \$1 billion** on their workers' compensation premiums since 1992.

Over \$1B Accredited Business
premium savings
since 1992

Sheakley's workers' compensation program administration includes:

- In-house workers' comp hearing representation.
- Expertise in claims management, settlements and disability relief.
- Annual comprehensive premium analysis with program comparisons and savings projections on all BWC programs, including self-insurance, group rating, and group retrospective rating.
- Updates on workers' comp, unemployment, and legislative changes as they occur.
- Review of claims for potential subrogation or Non-At-Fault Motor Vehicle Accident Benefit.

Sheakley provides additional services that may further reduce costs and improve overall workplace safety:

- Department of Transportation & FMCSA Compliance
- Drug & Alcohol Program Management
- OSHA Recordkeeping
- Safety Staffing (Professional & Skilled Trades)
- Virtual & Modified Duty Off-Site Programs

WHAT'S THE DIFFERENCE?

GROUP RATING

vs

GROUP RETRO

Enrollment Deadlines:

Private – November 23, 2025

Enrollment Deadlines:

Private – January 30, 2026



Maximum up-front
discount of 53%



Total rebate may be greater
than Rating discount



Discount reflected on
premium statements at
plan year start



Rebate paid at 12, 24,
and 36 months after
the plan year ends



Access to lower premium
costs by securing a larger
discount than what would
be received individually



For employers with higher
premiums that may
outperform Rating option;
total rebates potentially
greater than 53%

DISCOVER YOUR TRUE WORKERS' COMP SAVINGS POTENTIAL!

Complete and submit an AC-3 form to receive your no cost,
no obligation workers' comp quote from Sheakley.

Have questions or interested in learning more?

Please contact Sheakley's Mike Cicak at:

✉ mike.cicak@sheakley.com

☎ 513.618.1503



Bureau of Workers' Compensation

Temporary Authorization



Please return to:

Sheakley UniService, Inc.
9987 Carver Road, Ste. 300
Blue Ash, OH 45242
Fax: (513)326-8088
Email: Rating@sheakley.com

Important: If you fax, or mail the form to BWC, be sure to sign and date the form. BWC cannot process it without a signature.

From: Policy number
Entity
DBA
Address

Note: For this to be a **valid** letter, the self-insured department for self-insured employers, or the employer services department for all other employers, must stamp it. Being temporary in nature, BWC will not record via computer or retain this authorization. Representative must possess a copy when requesting service relative to the authority granted therein.

This is to certify that Sheakley UniService, Inc. 370-80, including its agents or representatives identified to you by them, has been retained to review and perform studies on certain workers' compensation matters on our behalf.

The limited letter of authority provides access to the following types of information relating to our account:

1. Risk files;
2. Claim files;
3. Merit-rated or non-merit-rated experiences;
4. Other associated data.

This authorization does not include the authority to:

1. Review protest letters;
2. File protest letters;
3. File form *Application for Disability Relief (CHP-4)*;
4. *Notice of Appeal (IC-12)* or *Application for Permanent Partial Reconsideration (IC-88)*;
5. File self-insurance applications;
6. Represent the employer at hearings;
7. Pursue other similar actions on behalf of the employer.

I understand this authorization is limited and temporary in nature and will expire on 9 months from signed date or automatically nine months from the date received by the employer services or self-insured departments, whichever is appropriate. In either case, the length of authorization will not exceed nine months.

Telephone number		Fax number		Email address	
Print name	Title	Signature		Date	

Completion of the temporary authorization provides a third-party administrator (TPA) limited authority to view an employer's payroll and loss experience. By signing the AC-3, the employer grants permission to the BWC to release information to the employer's authorized representative(s). The form allows a TPA to view an employer's information regarding payroll, claims and experience modification.

Attention group rating prospects

- Employers may complete the AC-3 for as many TPAs or group-rating sponsors they feel are necessary to obtain quotes for a group-rating program.
- Group sponsors must notify all current group members if they will not accept them for the next group-rating year. The deadline for this notification is prior to the last business day in October for private employers and prior to the last business day in April for public employers.
- All potential group-rating prospects must have:
 - Active BWC coverage status as of the application deadline;
 - Active coverage from the application deadline through the group rating year;
 - No outstanding balances;
 - Operations similar in nature to the other members of their group.
- Any changes to a group member's policy will affect the group policy. Changes can result in either debits or credits to each of the members.

Note: For complete information on rules for group rating, see Rules 4123-17-61 through 4123-17-68 of the Ohio Administrative Code or your TPA. All group-rating applicants are subject to review by the BWC employer programs unit.

BBB® ACCREDITED BUSINESS RENEWALS

MARCH & APRIL 2025

OHIO

ALLEN

ABC Plumbing & Heating Company
Advantage Cleaners, Inc.
Aero Printing
Affordable Seamless Gutters & Downspouts, LLC
Allen County Council on Aging Inc.
Allen Tire Service
All-Temp Refrigeration, Inc.
Ayers Incorporated
Basement Doctor
Basinger Plumbing & Heating, LLC
BC Admin LLC
Bi-Rite Overhead Door
Budget Blinds of Lima
Bussell Construction & Renovation
Canal Health Mart Pharmacy
Compton Drywall
Cutting Edge Lawn Solutions LLC
D&D Thorough Home Inspections LLC
Elite Builders General Contracting LLC
Energize Engineering
Eversole Pool & Spa LLC
EZ Electronics LLC
Fitzgerald Painting & Powerwashing
Garmatter Pools LLC
Gasdorf Tool & Machine Co. Inc.
Good Equipment Co LLC
Graymire Painting, LLC
Green Acres
H E Thornes Electrics LLC
Hartsock Realty, LLC
Hasenkamp Construction and Cabinetry
HCF Management Inc.
Henderson Concrete Construction
Infinite Protection, Ltd. Co
John P. Timmerman Co. LLC
Kohn's Loan Co.
Lambert General Contracting LLC
NET-COM Electrical LLC
New Idea Controls
Northwest Flooring Gallery LLC
Oleson's Concrete Construction LLC
Perry's Heating & Air Conditioning
Premier Contractors of America, LLC
Premier Mechanical Service, Inc.
Quality Fabrication and Welding, Inc.
Raabe Motor Sales, Inc - Raabe Ford Lincoln
Rent All Mart, Inc.
Replenish and Renew LLC
RJ Roofing & Construction
Rodoc Leasing Sales & Service
Rogers Automotive
Runkel Landscape Associates Inc.
Scientific Concrete Polishing
Stidham Auto Sales
Swartz Restoration & Emergency Services
T & D Interiors
TDK Leasing
That Place For Pets, LLC
The Concrete Protector
The Federal Savings Bank
The Flower Loft

The Pool Guy of Lima
Timothy J. Wilson Construction, LLC
Warrior Equipment Concrete Grinders
Winegardner Roofs

AUGLAIZE

B&B Auto Repair & Sales
B. Cook & Son Plumbing & Heating, Inc.
Buckland Telephone Co.
CL Motorsports LLC
Cotterman & Company, Inc.
Countryside Insurance Group, Inc.
CrossCountry Mortgage, LLC
Gilberg Furniture, Inc.
Master Machine Rebuilders Inc.
Midway Trailer Sales LLC
Murotech Ohio Corporation
National Auto and Truck Salvage
Patriot Audiology
R & L Auto, LLC
St. Marys Area Chamber of Commerce
SummitView Landscape and Design
Townline Dog Wash LLC
Wes Boyer Painting

CRAWFORD

Avita Health System
Designs By Sharon
DT Electric, LLC
Elliott Machine Works, Inc.
Katona Realty
New Way To Do Construction
Norton's Flowers, LLC
Richland Window & Door LLP
Rumpke Waste & Recycling
Seitz Solutions, LLC
Stamper Concrete Service, Inc.
Zeigler's Electrical Service, P.L.L.

DEFIANCE

2Daughters, LLC
2Inspire Nutrition LLC
A1 Installs
Best View Windows, Ltd.
Bigg Deal Sales, LLC
Defiance Independent Painters, LLC
Defiance Memorials
Dennis Matthew LLC
Jacob's Meats, Inc.
Material Suppliers Inc.
Postema Accounting Solutions
Postema Capital Lending LLC
Postema Insurance & Investments, LLC
Rath Builders Supply Inc.
Schaffer Funeral Home
Sigg Realty Inc.
Tracy Property Improvement, LLC

ERIE

A-1 Home Inspection
Ahner Commercial
Barnes Nursery Inc.
Brumbaugh Law Firm
Brummitt Embroidery LLC
Buckeye Tree Service
Cassel Contriving, LLC
Conrad's Tire Express & Total Car Care

Custom Deck & Porch
Deiderick Motors, LLC
Erie Builders & Construction
Firelands Marine Construction LLC
Hemphill Home Services LLC
HNR Automotive
Hohler Furnace & Sheet Metal, Inc.
JP Builders & Roofing, LLC
Knically Done Construction LLC
Litehouse Pools & Spas
Lunsford Group LLC
Mielke Furniture Repair Inc.
Murray & Murray
North Coast Income Tax Service
North Shore Custom Cleaning LLC
North Star Mechanical, LLC
Northern Spray Foam LLC
Noteworthy Tours, Inc.
Ohio Eastern Express Inc.
Olde Towne Remodeling & Restoration
Paul Fox & Sons Excavating, LTD
Pelz Lettering Service
Plumbing 911, Inc.
Precision Paving, Inc.
Prowash PW LLC
Quality Electric, Inc
RheTech Colors
Sandusky Paint Co.
Snooties BBQ, LLC
South Shore Marine
Stack Heating, Cooling, Plumbing & Electrical
The Blind Shoppe
Tree Experts
True North Yacht Sales & Service
Universal Design And Fabrication
Wade's Excavating LLC
Wade's Heating and Cooling LLC

FULTON

Aquablok, Ltd.
Archbold Area Chamber of Commerce
Archbold Radiator LLC
Baker Excavating
Clearwater Systems Incorporated
CM Excavating and Lawns, LLC
Cousino Custom Concrete LLC
Find Your New View, LLC
Funks Concrete LLC
HearingLife
Holthues & Associates
Mastin Site Services LLC
Metamora State Bank
Midwest Concrete Leveling & Sealing
Nelson Lawn Concepts, LLC
Northwest Services of Swanton, Inc.
Roque Tree Service
Sauder Woodworking Company
Sheridan's Beauty
Skye's Heating and Cooling LLC
TC Bros. Choppers, LLC

HANCOCK

3 Guys & A Hammer
All Excavating & Demolition
All Terra Inc.
BB & D Painting & Landscaping
Bigelow Glass Inc.

BBB® ACCREDITED BUSINESS RENEWALS

MARCH & APRIL 2025

BigLugz Mechanics
Brinkman's Country Corner
Bugner Enterprises LLC
C and J Concrete LLC
Car Specialties Paint & Body Shop
Chambers Home Improvement
CJ's Canine Country Club, LLC
Creteman Concrete Creations
Cruisin' 2 Driving School
D.J's Mowing Service
Deck Art LLC
Diversified Woodworking & Supply
Findlay Car Craft Collision Ltd.
Flag City Water
Garner Trucking, Inc.
Generations Salon & Spa Inc.
Glass City K9 LLC
Humm Construction
Jewelers Workbench LLC
K. Stone Heating and Cooling, LLC
Keller-Alge Insurance Agency, Inc.
Kill Brake & Wheel Co., Inc.
KSK Handyman Services LLC
Lock Shop
LuvU A Latte, LLC
Maid to Shine
Parke's Power Equipment, Ltd.
Red Alert IT Services LLC
Reese Refrigeration
Rose Roofing Co.
RPM Carbide Die Inc.
The Barking Barber LLC
Werk-Brau Company

HARDIN

Five Star Pest Control Services
Jolliffs Cleaning, LLC
Kenton Marble & Granite LLC
Not an Ordinary Place LLC
The Mouse House LLC
Thompson Plumbing and HVAC Services

HENRY

Gentle Hippo Junk Removal
J & C Repair Service
Jones Appraisal Service
L.J. Irving Jr. & Sons, Inc. Demolition
On a Dime Mobile Mechanic
Reiser Tree Removal, LLC

HURON

Bo Lacey Construction LLC
CrossCountry Mortgage
D. Kidd Construction LLC
Dave's Food Mart, Inc.
Donald Graham & Associates
Enterprise Hill Farm Inc.
Glenn Brooks Construction LLC
JDB Home Improvements
Keefer Lawn & Garden
Kousma Insulation LLC
Lake Erie Construction Co
Local TV & Electronics, Inc.
Professional Bug Solutions, LLC
Reliable Concrete Services LLC
Stephens Construction Company

Steve's Auto Care Ltd.
Tuffman Equipment & Supply
Tusing Builders, Ltd.
Watson Painting
Wazu Concrete Pumping, LLC
Wilcox Garage, LLC
Zimmerman Pole Barns and Decks LLC

LOGAN

FPS Pest Pros LLC

LORAIN

Dewey Furniture & Carpet Inc.
MPH Repair and Customization LLC
Sattelight Electric, Inc.

LUCAS

"Dr. Scott's" Pinball Repair
A. H. Jamra Co.
AAA Standard Services, Inc.
Ace Indoor Golf, Ltd.
AEDR LLC
Ahava Spa & Wellness Center, LLC
Air Extreme Ohio LLC
Airport Auto Parts, Inc.
Aktion Associates, Inc.
All About You Investment Solutions
All Phase Building & Garages Ltd.
All U-Neat Professional Cleaning Services, LLC
American Canvas Products Inc.
American Fence and Supply Co.
Anthony Wayne Tire & Auto Repair Inc.
AquaPond, LLC
Asset Protection Corporation
Atlas Bridal Shop Inc.
Atlas Cleaning Services
Aurand and Associates Construction
Avery Concrete Inc.
B&H Automotive LLC
Ballas Buick GMC
Barone Enterprises Inc.
Barry Bagels
Bayer Tree Service, LLC
Beacon Associates Insurance, LLC
Beauty Bar, LLC
Beltone Hearing Center
Benchmark Technologies Corp.
Bentley Chiropractic, Inc
Bersticker/Scott Funeral Homes
Blythe Realty Group, LLC
BNW Drywallers LLC
Brad's Roofing & Home Improvement
Brady Painting LLC
Brian Davis - State Farm Insurance Agent
Bright Green Roof of Northwest Ohio
Brighter Days Electric LLC
Brondes Ford Maumee Ltd.
Brown Honda
Browning Masonic Community, Inc.
C3 Services LLC
Cameo Countertops Inc.
Campbell's International Painting LLC
Can Cleaners LLC
Cap Averill II & Associates Inc
Caring Cremation Services Inc.

Carruth Studio/Garden Smiles
Castle Painting
CCR Limited
Centaur Sealcoating LLC
Central Security, LLC
Chavis Building & Renovation Services
Chelles Cleaning Team Inc.
Chem Dry of Monroe Lucas
Clinton Pattern Works Inc.
CNWR, Inc
Coleman Automotive Services LLC
Collingwood Water Company
Colonial Sign & Display Co.
Commercial Van Interiors
Communica Inc.
Compass Insurance Services LLC
Comprehensive Heart Care, Inc.
Continental Secret Service Bureau
Cousino Electric, Ltd.
CRD Construction
Creative Refreshments Inc.
Cremation Society of Toledo, LLC
Croak Capital, LLC
Cut By Cut Tree Service
D & R Insurance Agency, Inc.
David M. Thompson Co., LLC
Del Roy Products & Pest Control, Inc.
Devine Brow & Lash Studio
Dimech Services, Inc.
Diversified Truck Auto & Off Road Inc.
DM Investments LLC
Doo N' Stuff LLC
Doors & Drawers of NW Ohio
Dynamic Dies, Inc.
Eagle Creek Builders
Eastern Maumee Bay Chamber of Commerce
Ed Pastorek's Automotive LLC
Eddie J. Campos, Realtor®
Eiben Custom Builders
Elite Awnings & Sun Shades
Engineering by Musa
Epic Homes Real Estate
Equity Planning Group, Ltd.
Evolve Insurance Consultants LLC
Express Employment Professionals
Express Office Products
Eyre Pro Steam, Inc.
Fiberglass Solutions
Fine Line Paint and Design Ltd.
Flawless Finish Detailing, LLC
Foreman Irrigation Company
Forrest Auto Supply of Swanton
Fred's Auto Service
Fresenius USA Manufacturing Inc.
Frog City Handyman & Home Improvement
FrogTown Financial
Fulkerson Jewelers & Clock Shop
G & N Alarm Service
Gauer Renovations LLC
Gavelle Building Company
George F. Peters & Son, Inc.
Gervelis Law Firm
Gillette Roofing, LLC
Glass City Federal Credit Union
Glass City Food Services Company, Inc.
Glass City Kitchen & Bath LLC

BBB® ACCREDITED BUSINESS RENEWALS

MARCH & APRIL 2025

Glass Doctor of Toledo
Globe Trucking Inc.
Golden City Restaurant
Grand Rapids OH Notary Public LLC
Great Lakes Rental & Equipment Service
Green Sweep
Greenwood Heating & Air Conditioning, LLC
Greenworks Remodeling, LLC
Grunwell-Cashero Co., Inc.
H2flow Controls, Inc.
Haley Appraisal, LLC
Harmony Chiropractic Center, Inc.
Hart Associates
Hasty's Service Inc. Auto Repair
Heatherdowns Automotive Service
HLS Orthodontics
Holland-Springfield Area Chamber of Commerce
Holt Roofing Company, Inc.
Home-Maid LLC
Hope 4 Your Dog Training, LLC
House of Insurance Agency, Inc.
Howard's Hardware & Plumbing, Inc.
Howard's Irrigation Company
Huffman Sarver Construction and Real Estate, LLC
Ideal Body Shop
IDER Security LLC
Impact Employment Solutions
Inside Out Home Recreation Outfitters
Integrated Pest Control
Integrity Lawn & Landcare LLC
J & G Pizza
J. Technical Services
J.M.F. Roofing & Siding
JB Concrete
JB's Home Energy LLC
Jeff Moore Roofing, Siding & Gutters
Jerry Poindexter - Key Realty Ltd. - Realtor
Jim White Honda Inc.
John J. Evola, D.D.S., Inc.
K & R Auto Repair, LLC
Katz Collision, LLC
KDM Group, LLC
Ken's Wallpaper & Paint
Kidz Being Kidz Learning Center LLC
KWIK Parking
LaPoint Design LLC
Lawn Creations
Lay's Transmission Company
Legacy Group Planning
Libardo's Catering Company LLC
Liberty Lawn Maintenance LLC
Liberty Title, Inc.
Lightning Lockers LLC
Lowe's Building Services, Inc.
Luckies Barn & Grill
Lumbermen's, Inc.
M J G Masonry, LLC
Machado Irrigation
Making Investing Personal
Mattoni Plastering, Stucco & Masonry
Maumee Antique Mall
Maumee Bay Brew Pub
Maumee Bay Brewing Co.

Maumee Valley Memorials, Inc.
Maverick Construction Group LLC
Meinke's Painting LLC
Merit House
Metamora State Bank
Metamora State Bank
Metro Cab of Toledo
Michael E. Bryant, Attorney at Law
Midwest Flooring Outlet, LLC
Midwest Pro-Wash and Exteriors
Mills Siding & Roofing, LLC
Modern Floors Carpet One, Ltd.
Mossing Machine & Tool Co., Inc.
Mossing Spas & More Inc.
My Little School
Nationwide Auto Finance LLC
Needle Masters
New North Window and Door LLC
North Star Patrol, Inc.
NorthStar Products, Inc.
Norty's Auto Sales & Repair
Norty's East Side Auto Parts
Oaks Lactation and Wellness LLC
Ohio Brasa Brazilian Jiu Jitsu
Ohio Cashflow, LLC
Ohio Collection Service
Ohio Paint & Drywall LLC
OK Ceiling Inc.
Olympus Painting LLC
Open Oaks Mobile Pet Grooming
Oregon Insurance Agency
Oregon-Walker Funeral Home
Orra's Automotive Sales & Service
Overcashier & Horst Heating and A/C, Inc.
Owens-Corning
P. B. Fabrication & Mechanical Contractor
Patriot Fence LLC
Perfect Panes, LLC
Perrys Professions LLC
Power Tool Sales & Service, Inc.
Precious Places Adult Day Center
Precision Garage Door of Toledo
Premier Bank
Premier Bank
Pro Handyman Plus, LLC
Progressive Sweeping Contractors, Inc.
Prohosh, Inc.
PROTEC Termite & Pest Control, LLC
Quality Overhead Door
Quality Pool Supply of Maumee
Quest Construction
Quest Restoration
R & D Auto Service LLC
Rachel Michael's Popcorn
Rapid Roof & Remodeling LLC
Ray's Home Exteriors LLC
redbox+ Dumpsters of Toledo
Refloor, LLC
Reliable Landscape
RenTech
RichOne Waterproofing LLC
Rocket Power Washing, LLC
Rockwell's Steak House
Rose & Yambor Painting
Rosie's Italian Grille
Rossi Associates, LLC
Roth Insurance Agency Inc.

Rowe Collision Inc.
Ruff Construction
Ruffins Remodeling & More LLC
S & H Hauling, LLC
Safeguard Security Services Inc.
Sammy's Visionary Landscape LLC
Savage-McVicker Insurance, Inc.
Schmidlin, Inc.
Schneider Sons' Electric Corp.
SD Bullion, Inc.
Sheakley
Shear Tech Steel, LLC
Signature Beauty Salon LLC
Signature Decks, LLC
Siler's Lawn Care LLC
Sit Happens
SLI Custom Signs & Apparel
SMB Construction Company, Inc.
Sonic Auto Glass
Sounds of Music DJ's
Splendor Shower Door Co., Inc.
Squires Development Co., Ltd
Stall's Concrete Construction
Star Cartage Co., Inc.
Steve Rogers Ford
Steve's Custom Painting, LLC
Sue Hall's Homebound Mobile Salon Service
Summit Auto Repair
Superior Fence & Rail
Sylvania Community Services Center
T. Rose Renovations LLC
Tailor & Tuxedo In The Park
TAS Electronics, Inc.
TD Building Services
TechLawn, LLC
The Browns Business Consulting Agency LLC
The Four Nineteen Smoke Co.
The Poolside Shop
The Social Butterfly
The Venue
Therma Tru Corp.
Thermo Force Exterminators
Titan Pro Wash, LLC
Toby's Lawn Care LLC
Toledo Alfalfa Mills, Inc.
Toledo Custom Countertops LLC
Toledo Eats LLC
Toledo Family Pharmacy Inc.
Toledo Fire Fighters FCU
Toledo Glass Block & Windows, LLC
Toledo Gold Exchange LLC.
Toledo Landscape Supply LLC
Toledo Lawns
Toledo Metal Spinning Co.
Toledo Mobile RV Repair, LLC
Toledo Par 2
Toledo Real Estate Investor Association
Toledo Rock of Ages Memorials
Toledo Spring Parts & Service
Toledo Torch
Total Comfort Services, LLC
Total Environmental Services LLC
Total Image Limousine Service
Total Image Window Tinting, LLC
Transmission Solutions LLC
Transtar Corporation
Tri State Industrial Floors

BBB® ACCREDITED BUSINESS RENEWALS

MARCH & APRIL 2025

Tri-Mud Construction LLC
Tucker Electrical Service LLC
Tuff Shed
Twin Builders Residential Remodeling
UNIFY Marketing & Technology Solutions
Universal Urethane Products, Inc.
USA Insulation Of Toledo
Venture Visionary Partners LLC
Vinyl Design Corporation
Walt Churchill's Market
Walt Churchill's Market
Webcasters / Ohio Media Inc.
Well Done Homes LLC
Wersell's Bike Shop Co.
Whetro Advisors
Winthrop Place, Inc.
Wright & Son Construction, Inc.
Wright Financial Group, LLC
Yankee Doodle Flags & More
Z & Z Electric Inc.

MERCER

Buehler's Meat Processing, LLC
Celina Insurance Group
Celina Moving & Storage, Inc.
Celina Tent Inc.
Creative Home Buying Solutions Inc.
DMS Construction LLC
Family Audiology Associates, Inc.
M & S Accessories Plus LLC
Ohio Recycling Inc.

MORROW

C3 Home Improvement LLC

OTTAWA

Brands' Marina
CK Mechanical LLC
Edwards Pest Control Services, Inc
Elmore Automotive LLC
Family Windows and More LLC
Gerner-Wolf-Walker Funeral Home
Gittus Home Services LLC
Gottron Construction
Guiding Hands Home Health Services
Happy Days Boating Co.
Home Instead
Huss Nursery & Landscaping, LLC
Java Sensations, LLC
Lake Disposal Services of Northern Ohio, LLC
Lateral Gig LLC
Lil General Contracting
Marblehead Peninsula Chamber of Commerce
MCM Construction, Inc.
Musser Enterprise Inc.
Northcoast Property Management Co.
Ohler & Holzhauer
OK Rental, LLC
Radiant Windows LLC
Randy J. Smith Construction & Roofing
Realty Star, LLC
Rescue Heat and Air, LLC
Robinson-Walker Funeral Home
Robinson-Walker Funeral Home
SGH Enterprises LLC

Signature Label Inc
Solvzall, LLC
Straight-Line Gutter LLC
Sumpter's Construction
Trouten Handyman Services
Uher Custom Concrete LLC
Wild Wings Campground & Marina
Witt & Gaines Inc.
Yackee Electric Svc Inc

PAULDING

Maranatha Industries, Inc.
Pierce Automotive, Inc.

PUTNAM

Alt's Seamless Spouting, LLC
Auto Painter's Supply, LLC
Benchmark Drilling LLC
Cherry's Propane Service, LTD.
Chevrolet of Ottawa
Custom Woodworking Inc.
Hillside Wine Shoppe, Inc.
Indian Trail Garden Center, Inc.
Kreinbrink Builders
Krontz Masonry Inc.
L R Contracting LLC
Meyer's Auto Sales and Service, Inc.
Miller Precision Mfg.
Newsome's Heating & Air, LLC
Ricker Land Drainage and Trenching
Stillwater Inspection Services
Stoepfel Drilling, LLC

RICHLAND

Pine View Trailer, Ltd.
Volz Fencing

SANDUSKY

All Star Siding LLC
Angie Schroeder, LLC
Apling Excavating and Trucking
Baker Automotive Repair, LLC
Beck Suppliers Inc.
Blue Ladder Contracting LLC
Carbo Forge Inc.
David Slater - State Farm Insurance
Deck & Shade Solutions
Earl Bros. Transmission & Auto Repair
Foster Auto Body, Inc.
G W Contractors, Inc.
G.R. Gill Electric, Inc.
Industrial Hanger & Conveyor Co.
Josh Wagner Construction
King's Auto Repair Plus LLC
Laughlin Outdoor Living
Level Performance, LLC
Louis G. Freeman Co.
Manny Pools, LLC
Mosser Construction, Inc.
Ole Zim's Wagon Shed, LLC
Premier Planning Services Ltd.
Ray Coleman Heating & Air Conditioning
Shawn Valle Construction
Simons Poodles
Smith & Young Roofing, LLC
Swim Rite Pool Company
Terry Frey & Son Plumbing & Heating

Tinisha R. Ollom, Attorney at Law
Wolf Pack Tree Service
Wonderly Collision, LLC
Zimmerman Remodeling & Construction

SENECA

BoJhun Environmental Services LLC
Clinton Lake Camping
Cole's Do-All Vinyl Siding
Decker's Furniture & Carpet, Inc.
Deere Creek Lawn Care LLC
Fostoria Chamber of Commerce
Greene's Plumbing, Heating and Electrical
Grine Construction LLC
Harrison-Price Insurance Agency LLC
Hempy Water of Tiffin, LLC
Holman's Garage LLC
New Riegel Elevator LLC
Rescue Heat and Air, LLC
Weiland Construction & Services LLC

VAN WERT

Eastside Auto Repair And Sales
Forest Services LLC
Lloyd's Auto Service
Overholt Moorman Electric
Quick Change Oil & Lube
Route 66 Puppies
Straley Realty & Auctioneers, Inc.
Truly Divine Bread Co.
Van Wert Family Dentistry

WILLIAMS

A2Z Mobile Services
Body Works
Clearwater Systems Incorporated
Dalton Corp. Stryker Machining
Dan Nixon Construction
Fackler Monument Co., Inc.
K&M Transport LLC
Mohre Electronics Co., LLC
Pioneer Custom Coating, LLC
S & S Directional Boring, Ltd.
Stateline Construction
Stryker Welding
Sutton Construction Inc.
The Scottsman, LLC
Tony's RV
Total Accounting Xperts LLC
Twisted Limb Tree Service, LLC
VanDeVoorde Heating & Air Conditioning

WOOD

5th Street Pub
A & D Glass & Mirror Inc.
A.R.M. Handyman LLC
A+ Equipment Services and Excavation
A1 Exterior Clean LLC
Accessible Renovations, Inc.
Arrowhead Plastic Surgeons Inc.
B & G Painting Plus LLC
Balas Concrete Services LLC
Bel-Aire Cleaners
Benjamin Franklin Plumbing
Betco Corporation
BG Trailer Rental, LLC
Big Bear Muffler, Inc.
Bob's Plumbing, Heating & Air Conditioning

BBB® ACCREDITED BUSINESS RENEWALS

MARCH & APRIL 2025

Bowling Green Mirror & Glass
Brass Key Shop
Brown & Brown of Ohio LLC
Bryer Asphalt Paving
Bryer Company Remodeling & Construction
Buckeye Broadband
Buckeye Hardwood Floors
Buckeye State Bank
Casa Bella Cleaning Services, LLC
Cline Trucking LLC
Consumer Driven Administrators, LLC
County Line Car Care
Crawford's Lawn & Landscape
Current Electric Ltd.
D.C. Collision, LLC
D.R. Ebel Fire Equipment Sales & Service
DaySpring Assembly of God
Dekstech
Diamond Pressure Washing
Digital Ability
Digital Solutions of Ohio, LLC
Downey Plumbing, Heating, Cooling & Electrical
Energy Performance Partners, LLC.
Enigma Tattoo Studio
Forest Time Kindergarten LLC
Fourth Dimension Financial Group, LLC
Glass City Federal Credit Union
Great Lakes Rental & Equipment Service
Green Edge Concrete & Construction
Guarantee Carpet Cleaning, LLC
Hills Auto Sales LLC
Hilton Garden Inn
HOT Graphics
Huntar's Handyman
InfoStream Solutions, LLC
JD Remodeling of NW Ohio LLC
Jonathan Main Plumbing, Heating and Cooling, LLC
K&R Heating and Cooling, LLC
Land Art, Inc.
Landscape Escape LLC
LH Automotive LLC
Little's "Designs with Lines" Lawn Service
Long Electric Services, LLC
Marsh & Sons Concrete, LLC
Mike's HVAC Services, LLC
N.A.T. Transportation Inc.
NCW Enterprises
New Again Houses
NexFence LLC
Northwest Home Inspections LLC
Patterson Sanitation
Perrysburg Landscape LLC
Perrysburg Moving & Hauling LLC
Perrysburg Premier Garage Door, LLC
Pillar to Post
Precision Plumbing & Drain LLC
Propane Inc.
R. D. Haar's - The Cleaning Professionals
Reactive Resin Products Co.
Red Horizon Engineering LLC
Rider's Classic Cars, LLC
Ridgetop Construction LLC
Robert Thomas Builders
RSW Technologies LLC

Rumpke
Schuetz Container Systems, Inc.
Seibold Baker Chicago
Steamwave Carpet/Upholstery Cleaning
Steve's Family Auto Services, Inc.
Su Opansky LMT
Sujkowski-Walker Funeral Home
Summit Salon Academy LLC
Sunny Acres Lawn Care
Sunrise Hospitality Inc.
Superior Deck & Powerwash
Supreme Lawn Care LLC NWO
Techneglas
The David Richmond Group LLC
The Delventhal Company
The Whitehurst Company
Toledo Pools
Torrence Sound Equipment Co., Inc.
Tri County Veterinary Clinic
Tri-County Dental Center, LLC
Truck & Van Land Inc.
TruGreen Limited Partnership
Tyrrell Builders
Ultimate Coverage Painting & Drywall Repair
Vintage Grove LLC
Walker Tool & Machine Company
Walt Churchill's Market
Web & IT Group
Whitacre Logistics Services, LLC
Whitaker Finishing, LLC
Wojo's Heating & Air Conditioning, Inc.
Woodville Auto Finance, LLC
Wright Sealcoating LLC
Yoder Brothers Lawn and Snow, LLC

WYANDOT

Backwoods Customs LLC
Bright Minds Learning Center, Inc.
Four Seasons Heating & Air Conditioning
Freedom Caregivers, Inc.
Gary Higgins Painting LLC
Schilling Propane Service

MICHIGAN

HILLSDALE

Fry's Painting and Restoration LLC
JD Construction
JRV Builders LLC
KleenCut Lawn Care
Michigan Heating and Cooling Systems
Omni Builders

JACKSON

Phoenix Construction Solutions LLC

LENAWEE

Able Auto Towing, LLC
B & N Painting
Best Heating & Cooling, Inc.
Big Pine Builders LLC
Brown & Nofzinger P.C.
Certified Home Inspection & Appraisal Service
Clean Air Ducts LLC
Continental Service, LLC

Cowen Dirt Works LLC
CR Motors of Adrian, Inc.
CR Motors of Hudson
J-Man's Live DJ Service LLC
K9Dogworks Dog Training
Moto 1 Cycle & ATV, LLC
Naugle Heating & Cooling LLC
Nice Car Co., Inc.
Phil's Complete Auto Repair
Skeels Auto Body, Inc.
The PU Crew
Waltz Concrete LLC
Washovia Services

MACOMB

Woods Construction, Inc.

MONROE

Advanced Construction Group, Inc.
AdVantage Telecom, Inc.
All American Karate, LLC
Anchor Tree Service
Andon Fencing
Barker Concrete
Bedford Roofing Company LLC
Capaul Funeral Home, Inc.
City Sewer Service
Clean Guru, LLC
Cress Tree Service LLC
Cross Heating & Cooling
CrossCountry Mortgage, LLC
Dan Did It Construction
Decker Building Company, Inc.
DeMoss & Sons Home Improvement Co.
Denniss Portable Toilets LLC
DK Quality Construction LLC
Dream Dog Matchmaking LLC
Elektrik Image Spa
Executive Title Agency
Expert Fire Protection & Design LLC
F.G. Angelo & Sons, Inc.
First Insurance Corporation
Flooring And Moore Installation Services
Gary Cross Eaves, LLC
Hanley's Auto & Performance
Heidtman Enterprises, LLC
Iceberg Heating & Cooling
Lach Handyman, LLC
LaRocca Trucking Inc.
Lotus Financial Services
Perfect Ten Pools
Pro Concrete Leveling, LLC
Pro-Coats Painting & Drywall
QuiltersWarehouse.com
Quimby's Restaurant and Bar
R.A. Rush Plumbing & Htg. Co., Inc.
Real Quality Services, Inc.
Rooter-Man of Monroe
Smith Brothers Farms
Wandells Working Crew

NAVIGATING CREDIT CARD PROCESSING FEES: A GUIDE FOR BUSINESS OWNERS

Accepting credit card payments is a must for business owners in today's economy, but the maze of processing fees can erode profits if left unchecked. Understanding these costs—and why they rise—helps you make smart choices and retain more revenue.



The Basics of Processing Fees

Credit card processing fees come in three main forms: interchange fees, assessment fees, and processor markup fees. Interchange fees, set by card networks like Visa and Mastercard, depend on card type (e.g., rewards cards cost more) and transaction method (in-person vs. online). Assessment fees are smaller charges from the networks for their services. Processor markup fees—flat rates, percentages, or subscriptions—are added by your payment processor. Together, these typically range from 1.5% to 3.5% per transaction, varying by business and provider.



Why Fees Increase

Many merchants see costs creep up over time. Card networks adjust interchange rates annually to offset inflation or operational expenses—Visa and Mastercard, for instance, raised rates in 2023 for post-pandemic recovery. The rise of premium rewards cards, popular with customers, also bumps up interchange fees. Processors may quietly increase markups or tack on extras like PCI compliance fees, often hidden in fine print. Economic factors, such as rising interest rates or supply chain woes, can further drive adjustments.



Managing the Costs

To keep fees in check, review your merchant statement monthly. Dig into the details—interchange, assessment, and processor fees—not just the “effective rate.” Compare your rates to industry norms using online tools or competitor quotes. Negotiate with your processor; many will lower markups for loyal clients. Transparent pricing models, like flat rates (e.g., 2.6% + \$0.10 per transaction), simplify budgeting, though they may cost more upfront. Optimize transactions by favoring in-person payments, which often carry lower fees than online ones.



Take Control with Expert Help

We here at **National Payment Corporation (NPC)**, a BBB Accredited Business for nearly 30 years and former Torch Award winner for ethics, offers local support in NW Ohio. We can break down your fees, reduce them, or even help you pass all processing costs to customers—dropping your expenses near zero. Through a BBB partnership, we provide merchants with competitive rates and affordable POS systems, backed by a team that answers the phone. Call us at 800-455-4577 for assistance.

Alternatively, fill out this online form to request a callback at your convenience. Upload a merchant statement, and one of our representatives will analyze your costs. When we call with a detailed breakdown, you'll get a \$50 Amazon gift card—no strings attached. If we can't save you money, we'll pay you \$750 for your time. Taking control of processing fees starts with understanding them—We make it that easy.

<https://form.jotform.com/251185666320052>

Paid Advertisement



A STAGGERING IMPACT!

BY DICK EPPSTEIN, FORMER BBB PRESIDENT

Look folks. BBB *impacts* important buying decisions every day. I remember talking to one lady who called us to select a roofer. She had two estimates: one less expensive than the other. But before she decided, she asked the BBB – me – what our reports on the two firms were. She was glad she did; one was well established (A+ and BBB accredited, of course!) while the other was D- with a number of complaints. They took deposits, then didn't return calls. They did shoddy work and failed to return when leaks started. The lady tore up the estimate from the cheaper contractor and hired the BBB Accredited Business instead. She got a beautiful roof due to the *impact* of the BBB report. This happens all the time.

“THE MORE THEY STUDIED OUR PROGRAM, THE BETTER IT LOOKED”

But in 1983, without any advance warning, we were hit with the staggering impact of an enormous national government action. I'm serious!

Ever hear of General Motors? Back in the 1980's they were in serious trouble with the Federal Trade Commission for allegedly producing defective car components. The 305 CID and 350 CID V8 engines, 200 metric transmissions, and Chevrolet diesels - installed on millions of GM cars – were seeing high rates of failure and the FTC was threatening GM with massive fines and recalls. The issue had been in negotiation for years with no end in sight.

Then, suddenly, the FTC learned that Better Business Bureau offered free consumer arbitration. The more they studied our ...

CONTINUE READING ON PAGE 19

LEVEL FUNDED HEALTH PLANS

Offered by BBB and powered by FrontPath Health Coalition and Health In Tech.

Level-funded plans offer employers potential cost savings and consistency.

Year after year and survey after survey, small and medium-sized businesses consistently rank the affordability of health insurance as one of their top two challenges. The problem shows no signs of going away—but you already knew that.

For years, the Better Business Bureau® has made the NWOBA's multiple employer welfare arrangement (MEWA) health insurance available to its members (using the Paramount platform). While MEWAs carry some risk and are not for everyone (always check with your broker), the NWOBA MEWA has provided value to BBB members.

But now the BBB has affiliated with FrontPath Health Coalition and Health In Tech to offer another option.

In partnership with Health In Tech, a Level Funded Health Plan program manager, FrontPath offers twelve health insurance plans through the BBB that reach our entire 24-county service area in Ohio and Michigan.*

Level-funded plans offer employers potential cost savings and consistency. Fixed monthly payment amounts cover medical claims, stop-loss insurance, and administrative fees, helping small and mid-sized employers better manage healthcare expenses.

FrontPath is a not-for-profit, member-focused coalition dedicated to providing flexible and cost-effective benefit solutions to health plan sponsors in collaboration with its broad network of providers.

*Available only through licensed brokers.

BBB members with 10-100 on-plan employees can now access the level-funded product created in partnership with Health in Tech, Stone Mountain Risk, and Blackhawk Claims Services.

Have questions about Level Funded Health Plans?

Contact FrontPath Health Coalition

BY PHONE

419-891-5206 ext. 104

BY EMAIL

info@frontpathcoalition.com

BY PHONE

frontpathcoalition.com/
contact-us

ASK THE EXPERT - FINE TUNE YOUR MARKETING AIM

We all know the correct order of events is “**ready, aim, fire.**” But, sometimes we just can’t seem to get the order right. Maybe we think we don’t have time to wait so we have to act now or maybe it is too much reliance on gut instinct. No arguing that there are times when “fire” might be the best tactic. However, for the majority of marketing decisions—especially when the cost of a misstep or misread of the market can be costly—taking the time to “aim” is worthwhile.

- **Align** all stakeholders. It is much easier to achieve success if everyone understands the objectives, believes in the process, and knows what success looks like.
- **Inquire.** Although your business sense has served you well over the years, you may not have all of the answers or hold all of the insights. Afterall, it is hard for anyone who knows their product to imagine that another person could be oblivious to all of the benefits, or how it works, or where to buy it.
- **Mobilize.** Be sure the staff is trained, you have enough inventory, and all promotions are coordinated and ready to go. Good marketing requires all components of the marketing mix are primed and execution ready.

If you have a business decision to make, listen to the voice of your customers, your value chain, referral sources, or others who can help you understand the evaluation and selection factors used by your market.

- When it is time to advertise, test the ideas first. How else do you really know if the message and the medium used for the communication have meaning to the audience and reach them when and where it matters?
- If you are thinking about offering a product innovation, a new menu item, or enhanced service feature, it might be worth testing that strategy to ensure it is going to have the intended impact. Consumers know what they want to achieve. Ask them how you can help them reach the goal line.
- Thinking that your pricing strategy is not optimal? You need to know what your customers value and what they will pay for that value.

These types of questions can be answered with cost-effective, scientific research. There is a reason why the old adage of “do it right the first time” is still around. It is best to AIM. It is always better to ask rather than make a costly guessing error.

Great Lakes Marketing Research has been helping organizations across the nation make evidence-based decisions for over sixty years. Let us share with you how our AskToledo consumer panel can guide you with strategy development. Let information be the guide to help you hone your “AIM.”

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A STAGGERING IMPACT! CONTINUED FROM PG 18

... program, the better it looked. Skilled volunteer arbitrators could examine each dispute and decide if the engine or transmission was really defective, and order GM to do repairs or even buy back the car if it was a “lemon.” The FTC was impressed and told GM they would accept BBB arbitration with GM paying the expenses. Even *Consumer Reports Magazine* issued its own evaluation that BBB arbitration was “*commendably fair.*”

So both sides executed a “*consent agreement*” in Washington which landed on us Wednesday, November 16, 1983. The impact of the FTC designating BBB to handle potentially 26 million national car complaints was staggering. Overnight, for just NW Ohio and SE Michigan, I had to hire four new staffers and recruit more than 40 volunteer arbitrators. The International BBB sent in trainers, and we had multiple arbitrator training classes in the ballroom of the old Downtown Holiday Inn (long gone.) We had to rent several conference rooms to handle all the cases; I think we handled more than 1,000 hearings in the first year alone!

And the outcome? Most consumers loved it! BBB arbitrators ordered their engines or transmissions repaired or replaced fast and at no charge! Many had such serious car problems that they were awarded “buybacks,” and GM could not appeal the decisions! The FTC required that all cases be handled in 40 days or less! And if a consumer lost his arbitration, which sometimes happened, he still retained all rights to file a lawsuit against GM anyway. It was a win-win situation for everyone.

The FTC consent agreement of 1983 had a staggering impact on BBB; but we embraced the challenge back then and thousands of consumers saved millions of dollars as a result!

** BBB AUTO LINE is one of the largest and longest-running dispute resolution programs in the United States. Administered by non-profit organization BBB National Programs, we help consumers and businesses resolve vehicle warranty, lemon law, and class action disputes in a hassle-free, timely, and cost-effective manner.*

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This newsletter reports on vital issues of public importance to the business community in our area. Because a free flow of information helps assist BBB® in its function of improving the economic system through informed decision-making, we encourage anyone with follow-up information on any of its content to let us know immediately.

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LEGALLY SPEAKING...

Legally Speaking is an information column to educate readers in a general sense about legal topics relevant to doing business in Ohio and Michigan. It is not legal advice. Always contact a qualified legal professional for legal advice about a particular circumstance, case, or issue.

EMAIL MARKETING COMPLIANCE: WHAT SMALL AND MEDIUM-SIZED BUSINESSES NEED TO KNOW ABOUT THE CAN-SPAM ACT

In today's digital world, email marketing is a powerful tool for small and medium-sized businesses (SMBs) to connect with customers, promote products, and build brand awareness. However, businesses must navigate certain legal requirements to ensure they are in compliance with the **CAN-SPAM Act** (Controlling the Assault of Non-Solicited Pornography and Marketing Act), a law designed to protect consumers from unwanted emails. Understanding and adhering to these rules is crucial for avoiding hefty penalties and maintaining a positive reputation.

1. Clear Identification of Commercial Emails

One of the primary requirements of the CAN-SPAM Act is that all marketing emails must be **clearly identifiable** as commercial messages. This means your email should have:

- **Accurate "From" information:** The sender's name must be clear, and it should be easy for recipients to recognize who is sending the email. This helps avoid confusion and ensures transparency.
- **Honest subject lines:** Your subject line must accurately reflect the content of the email. Deceptive or misleading subject lines, such as those that imply an offer or message that is not actually in the email, are prohibited under the law.

By following these simple rules, you reduce the chances of your emails being flagged as spam and increase the trust your recipients place in your business.

2. Providing a Clear Opt-Out Mechanism

The **opt-out** or **unsubscribe** feature is one of the most important provisions of the CAN-SPAM Act. Every email you send must include a clear and easy way for recipients to **unsubscribe** from future communications.

- The unsubscribe option should be **simple**—a one-click link or clear instructions to opt-out.
- Once a customer requests to opt out, your business must honor their request **within 10 business days**.
- It's also important to ensure that unsubscribing is **free**—you cannot charge customers to remove themselves from your email list.

Providing a straightforward opt-out process not only keeps you compliant with the law but also shows that you respect your customers' preferences.

3. Include a Valid Physical Address

Another key requirement of the CAN-SPAM Act is that all marketing emails must include a **valid physical postal address**. This could be your business's street address or a post office box where your business is located. Including this information helps promote transparency and ensures recipients can reach your business if they need to.

4. No False or Misleading Information

The CAN-SPAM Act also prohibits the use of **false or misleading information** in your emails. This includes:

- Misleading the recipient about the sender's identity in the "From" field.
- Using a deceptive subject line that doesn't accurately represent the content of the email.

Being transparent about who you are and what your email contains helps build trust with your audience and ensures compliance with the law.

5. Monitor Third-Party Vendors

If your business works with third-party vendors to send marketing emails, you are still responsible for ensuring that they follow the CAN-SPAM Act's requirements. It's important to choose reputable vendors and **regularly monitor their practices** to make sure they are also complying with the law. Email is a common way for membership organizations like BBB to keep members informed about programs and benefits, and to communicate helpful information. Even though our members have already consented to get these emails, we use email platforms and vendors that comply with CAN-SPAM.

Why Compliance Matters

The CAN-SPAM Act provides **steep penalties** for non-compliance—up to **\$43,280 per violation**. For small businesses that rely on email marketing to engage customers, these fines can quickly add up. By following the requirements outlined above, businesses can avoid legal troubles, protect their reputation, and run more effective email marketing campaigns.

By staying compliant with the CAN-SPAM Act, small and medium-sized businesses can continue to use email marketing to grow their customer base without the risk of costly penalties. And here I thought it was a tariff on Canadian canned meat.

Lane Montz, President/CEO
Better Business Bureau and
Better Business Bureau Ethics Foundation, Inc.