



NOVEMBER/DECEMBER 2025

TORCH NEWS

Promoting Marketplace Trust In Ohio & Michigan

Growth, Gratitude, Great Beginnings



Don't Let This Happen To You!

Romance Scams: When "Love" Turns into Lies ... It's Ruthless.

READ ON PAGE 5

Torch Awards Winners

Congratulations BBB Torch Awards Winners 2025!

READ ON PAGE 14

Holiday TV Campaign

Reach Thousands with this Powerful Opportunity!

READ ON PAGE 19

POTPOURRI LEGENDS

A legendary story never stops being talked about or admired. Some BBB Potpourri stories are just too good to forget, and we LOVE to share them during the holidays. They never cease to delight, and they are 100% true! Here are a few. We are grateful for the smiles they bring when we tell them.

"I just recently got Caller ID. I was so excited. My phone rang and the display said the caller's number was 000-000-0000. I tried to call them back, but no one answered. Can you help me reach them?"

FUN FACT: When you try to dial 10 zeroes today, you are prompted to request Directory Assistance.

"I'm trying to find a knitwear company in Woven. Can you help me find them?" We asked, "Woven? Are you sure?" Caller: "Yes. That is what it says on the label. Woven in Scotland."

FUN FACT: Since we received that call, years ago, we now know there IS a city in the world named **Woven City**. It is a prototype smart city being built by Toyota at the base of Mount Fuji in Japan. There is NO city in the US with the name Woven.

It was the first big snow of the year and an angry lady called to complain about a snow blower she had purchased from "a crooked hardware store". She wanted BBB to **force** the store to get the snow blower to work. We asked what the problem was. "It doesn't work! The only reason I bought it was to get the snow off my driveway. Now it's snowing, I can't get the car out, and the machine is a piece of junk!" We asked what the store was doing to help. "Nothing! They just give me the runaround!" When pressed, she admitted, "They keep telling me to read the directions." Well, have you read them? "I don't need to. It's a simple machine, it just doesn't work and they are crooks!"

After about 20 minutes of the lady's anger, we were baffled. The hardware store was a small, family-run business and had not had a complaint in years. The idea that they would **refuse** to help a customer made no sense ... indeed something was wrong with the whole complaint. We decided to start from the beginning.

BBB: "Ma'am, let's start over. What EXACTLY is wrong with the snow blower?"

Lady: "I told you. I only purchased it to get the snow OFF my driveway. I took it out for the first time, set the switch to OFF, but it doesn't work!"

BBB: "Why don't you set the switch to ON?"

Lady: "I don't want the snow ON my driveway; I want it OFF my driveway!"

Yep ... that one is a legend ... and fully true!

**Happy Holidays and a safe, prosperous
New Year to you all! We hope your 2026 is
legendary!**

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	302614
2	General Contractor & Construction Services	121573
3	Home Improvement & Remodeling	61041
4	Landscape Contractors, Tree & Lawn	54236
5	Auto Repair, Paint, Service & Parts	52955
6	Heating and Air Conditioning	37792
7	Gold Buyers, Precious Metals & Jewelry	34892
8	Concrete Contractors & Paving	28195
9	New & Used Car Dealers	25682
10	Plumbing & Drain Services	23796
11	Boutiques & Salons	22393
12	Painting Contractors	21949
13	Home Builders & Inspections	20108
14	Doors & Windows	19599
15	Handyman	17719
16	Electricians & Electrical Services	17547
17	Insurance Companies	16388
18	Mason Contractors, Brick & Stone	13091
19	Lawyers & Legal Services	13045
20	Excavating Contractors & Equipment	12672
21	Collection Agencies	9913
22	Pool Contractors & Supplies	8997
23	Restaurants & Equipment	8515
24	Dentists	6653
25	Fence Contractors	6304

IMPORTANT STATS

Consumers come to BBB looking for "better businesses" to connect to ... businesses they feel they can trust.

Nov. 1, 2024 – Oct. 31, 2025

24 Counties in Our Service Area

Consumer Lines: Phone Calls to Your Local BBB — 9,732 calls

BBB Business Profile Views:
1,425,231 Views

Request a Quotes:
10,721 Customers



PRESIDENT'S MESSAGE

Season's Greetings, BBB Members,

By the time you get this issue of our BBB Torch News the holiday season will be in full swing. Along with the gatherings, gifts, songs, and food come the budgets, bonuses, projections, and strategies. What worked? What didn't? What should we work on next year? What will have to wait? What can we do better? And (if we're being honest) what can't we do better? These end of the year reflections often bring a mix of emotions as the passage of time stares us down. The excitement of change is frequently flavored bittersweet.

So it is with our BBB family this holiday. Our longtime friend and 25-year MVP, Jean Haynes, is completing her

2-year retirement countdown. Jean started in 2001 and mainly served her "sentence" as Richard Eppstein's "#2." When Dick retired, Jean stayed on for the changing of the guard, despite pleas from family and friends who wanted her around more. From a selfish perspective, I can easily say: *Thank goodness!* Regularly putting in 10+ hour days, Jean taught me all things BBB and steered me in the right direction. She was also a beacon of stability for the staff and our members during the many changes these past 3 years.

Two years ago we started talking about her retirement. Naturally, she had mixed feelings so we implemented a gradual process (BBB is hard to quit cold turkey). First, down to 4 days per week, then to 3, then to just Editor of

the Torch News. In every role and with every change, Jean served diligently, faithfully, and wisely (I call her our Wise Owl). Her expertise and loyalty were evident in every task, big and small. Her BBB knowledge still seems infinite. Dick and I – indeed, all of us here – were lucky to have her. The world needs more Jean Hayneses.

Because this Torch News is the last of the year, Jean's retirement means it's also her last issue as Editor. Kaitlyn Huber will take over in 2026 and we'll adjust going forward: larger quarterly issues, more articles, and more recognition for milestone members. Torch News will still be mainly about our members and member programs but we will also publish a monthly digital newsletter called Marketplace Matters to focus on educational programs, scams and consumer protection, and community outreach. Both publications will feature expert articles by our members so if you are interested, please email me for details.

As we say goodbye to 2025, we also say goodbye to Jean – goodbye as an employee, but hopefully not as a friend. Enjoy retirement but visit often, Ms. Haynes!



- Lane Montz
President | CEO



CartoonStock.com

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 September & October, we closed unresolved or unanswered complaints against the following businesses, potentially affecting their BBB® rating.

Boss's Pump & Well Service, LLC	MI	F	Kentucky Fried Chicken	OH	C+
Get It Off The Tabs	MI	F	KFC	OH	F
Hillsdale Daily News	MI	D+	Laditap	OH	D+
Jim's Towing	MI	F	Lima Asphalt & Paving Corp.	OH	NR
Log Cabin Laundromat	MI	C	Lulu's Painting and Handyman Services, LLC	OH	C-
Mathewson's Tax Service	MI	C+	Marcos Franchising, LLC	OH	C+
Morgan Exterior Services, LLC	MI	F	Masonite Corporation	OH	D-
Newport Woods Apartments	MI	C+	Maumee Bay Lawn Care	OH	NR
Tri-State Heating & Cooling	MI	NR	McCandless Contracting	OH	F
419 Concrete and Excavating LLC	OH	D+	McDonalds	OH	D+
A-1 Auto Parts	OH	B-	McDonalds Restaurant	OH	NR
AJ's Heavenly Pizza	OH	D+	MyEyeDr.	OH	D+
Amazon Roofing	OH	B-	Oakley Construction Services LLC	OH	D+
Angie's Adorable Dachshunds	OH	D+	Put-In-Bay Resort & Conference Center	OH	C
Anytime Fitness of Findlay	OH	C+	Quality Inn	OH	F
Aquarius III Accounting	OH	C+	Quality Inn Airport	OH	F
Aspen Dental	OH	F	Quality inn Defiance	OH	D+
Becky Bangs. the spa	OH	D+	Ram Painting LLC	OH	F
Beltone Hearing Center	OH	C+	Riverbend Contractors	OH	F
Big Truck & Auto Muffler & Brake Svc. Ctr.	OH	B-	Salon Zero Eight Nine	OH	D+
Canyon Cove Villas And Townhomes	OH	F	Sea Maiden Creative Studios, LLC	OH	D+
Carmelo Ruta, Inc.	OH	B-	Shepherds Fencing	OH	NR
Cedar Point	OH	A-	Show Place Rent to Own - Bucyrus	OH	D+
Chipotle Mexican Grill	OH	C-	South Side 6	OH	C+
Cornell's Foods	OH	C-	Suite Solutions	OH	F
Craig A Miley Realty & Auction	OH	C-	Sylvania Automotive, Inc.	OH	C+
Custom Fence and Landscape	OH	F	The USA Suits	OH	F
DASCO Home Medical Equipment	OH	C-	Tracy Appliances Inc.	OH	B-
Delaware Carts	OH	D-	Truegreen Lawn care	OH	D+
Dodson Law	OH	C+	United Automotive Protection	OH	C+
Firelands Toyota	OH	C-	WATCH Communications	OH	D+
Forevermore Bridal	OH	F	Wells and Sons Paving LLC	OH	D+
Frank's Auto Electric	OH	C+	White Water Car Wash - 1	OH	D-
Gethsemani Cemetery	OH	C+	White Water Car Wash - 2	OH	F
Good Neighborhood Pharmacy	OH	D+	White Water Express Car Wash	OH	D+
Guaranteed Rate	OH	C	Willy's, Inc. (Willy's Salsa)	OH	C+
Harbor Light Oral & Maxillofacial Surgeons	OH	B-	Workit Health	OH	C+
Ingredia Inc.	OH	A-	WorldSIM	OH	C+
KBK Evergreen Arbor	OH	D+	Xtreme Equipment	OH	D+
Kelly Services	OH	C+	ZTK Enterprises, LLC	OH	F

Legal Line

An Exclusive Program for Better Business Bureau Accredited Businesses



Legal Line provides BBB Accredited Businesses with a brief legal consultation with an attorney to secure advice on a contract dispute, a collection matter, an employment issue, a real estate matter or other legal problems. To provide this service, which is **free to BBB Accredited Businesses**, BBB retains **Robinson, Curphey & O'Connell (RCO)**, a premier regional law firm headquartered in Toledo, with additional offices in Findlay, Waterville, Tecumseh, and Monroe. The services are provided to your company's management and/or decision makers. Call RCO at 419-249-7900. Indicate you are a BBB Accredited Business, and you are using Legal Line.

DON'T LET THIS HAPPEN TO YOU!

Online Romance Scams

The Scam: Individuals trying to develop a relationship often turn to online dating sites or apps to find that special someone. A massive number of fraudsters are using web sites to gain unsuspecting people's trust to steal their funds. Scammers eventually ask for money from the one they have conned. That money is supposed to be for "a medical emergency, a business problem, or to pay for a plane ticket to fly and meet in person." If the victim complies, the romance scam will continue ... just to keep the victim sending more money. Increasingly elaborate stories include detailed falsehoods. Romance scam victims may be male or female, young or old, straight or gay. The common denominator is that they believe in true love, and they believe they have found it.

The Loss: Victims in the US and Canada have reported losing nearly \$1 billion over the last three years. BBB suspects this is the tip of the iceberg, as most people do not file complaints. They rarely speak out because they are humiliated and embarrassed that they have fallen for a scam. Studies show less than 10% of all fraud victims report the swindle. Often victims do not just send their own money, but they borrow from friends and family members, max out their credit cards, and even cash out IRA's consisting of their retirement savings.

The emotional harm to victims is even more painful than the financial loss. When a victim realizes they have been defrauded, they often are shattered, not only due to the theft of money, but due to the betrayal of what they believed to be an 'intimate' or 'true love' relationship.

The highlighted columns show a small sampling of comments from consumers who have reported their ordeal to BBB's Scam Tracker. Go to [bbb.org/scamtracker](https://www.bbb.org/scamtracker) to report a scam. Read BBB's full study on Online Romance Scams: https://www.bbb.org/all/scamstudies/online_romance_scams

The Vehicle: Romance scammers operate on dating websites, but also use Facebook, and other social media outlets. There are hundreds of dating websites operating around the world. Some charge a monthly fee, others are free. Scammers use stolen credit cards to join sites and post fake profiles. When the dating company notices the bogus credit card information, and removes the profile, the fraudster continues to stay in contact with the victim, as they have already communicated and shared personal information.

The Money Transfer: Companies like Western Union and MoneyGram are the payment method of choice. However, in some types of fraud, crooks may use bank to bank wire transfers. Western Union is the largest money transfer company in the world, with agents in almost every country, but some scammers prefer to use MoneyGram, since virtually every Wal-Mart in the U.S. offers MoneyGram services.

How do you know if it's fraud ... and what to do?

If you meet **anyone** online, and that individual cannot meet in person, and they request money, there is a very high probability it is a fraud! Do not loan or give personal identifying and financial information or send money to anyone in an online romance or over the phone.

Check the photograph on the profile. Search the text. Use the State Department to transfer funds for "emergencies". **Get help!**

“ ON TIKTOK ... SHE WAS TELLING ME EVERYTHING I WANTED TO HEAR. I'VE BEEN SINGLE FOR SEVERAL YEARS ... ”

Lost: \$500, Louisville, KY

“ SHE SAID SHE WAS A GEMOLOGIST WORKING IN TURKEY AND WOULD RETURN SOON. SHE CLAIMED SHE FELL, HURT HERSELF AND BROKE HER LAPTOP ... ”

Lost: \$2,899, Wheeling, IL

“ SHE TOLD ME IF I DID NOT SEND HER \$500 SHE WOULD PUT MY PIX ALL OVER THE INTERNET ... ”

Lost: \$0, Little Rock, OK

“ SCAMMER CLAIMED TO BE A LEAD ENGINEER FOR AN OIL COMPANY, WHO WAS STRANDED OUT AT SEA ... ”

Lost: \$100,000, Location not revealed

“ THIS PERSON PROMISED ME PROPHETIC INSIGHT ”

Lost: \$5,000, Location not revealed

“ MY MOTHER'S BEEN TALKING TO SOMEONE WHO SAYS HE IS KEANU REEVES, BUT I HAVE A FEELING IT'S ONE OF THOSE IMPERSONATORS. SHE WON'T LISTEN TO ME ... ”

Lost: \$18,000, Los Angeles, CA



**THE SIGN OF A
BETTER
BUSINESS**

Find one at BBB.org

**NEW BBB®
ACCREDITED
BUSINESSES**

SEPTEMBER & OCTOBER 2025



OHIO

ALLEN

Dempsey Technical Services LLC
Otterly Baths
VPI Investments

AUGLAIZE

Drop Deck Direct

CRAWFORD

Brofford Renovations LLC

DEFIANCE

K9 Scooper Scouts, LLC

ERIE

Big Kahuna Tire and Brake Service
EJ3 Logistics, LLC
Houndstooth Professional Pet Services
Infinite Plumbing Solutions
Mingus Builders
Steven Hamm Remax Quality Realty

FULTON

A Touch of Hue Painting
M&N Repair LLC
RP Construction/Building Services
Trimlight Of Northwest Ohio LLC
Williams Concrete Solutions, Inc.

HENRY

Fox Chase, Inc.

HURON

Buckeye Suds and Buds
Lewis Renovations and Design
Shimer Construction
The Dapper Dog Grooming Salon

LUCAS

C.O.C. Spotless Spaces LLC
Cinco de Mayo Mexican Bar & Grill
Clean Nest LLC
Climbing-Spur Tree Service
Commodore Furnace & AC Repair
Toledo
Findlay Fleet Repair & Welding
First Light Home Care
Fokers Property Repair Ltd

Formations Haus of Dance
Frame 2 Finish Home Improvements
George's Outdoor & Tree Service
Global Express Lab LLC
Heldt Construction LLC
Hermanos Concrete LLC
IGS Energy
Integrated Refractory Services
JNR Auto & Fleet Repairs LLC
JR's Handy Home Services
Kwick Auto Detail
Legacy One Renovations
LKC Construction LLC
Maumee Bay Brewing Co.
NextGen Roofing & Construction
Outdoor Scapes Design & Consulting LLC
Rick's Furnace & AC Repair
Rigg Restoration
Riverside Flooring and Remodeling
Rustic Hardwood Floors
T-Town Smiles
Unstoppable Commercial Roofing

MERCER

Celina Manufacturing, LLC

OTTAWA

Gluth Building Contractors
Lake Breeze Service Co
TehriHills Consulting Services LLC

SANDUSKY

All-Phase Construction L.L.C.
Buckeye Builders Renovating
KMD Group Inc.
Lohr Brothers Seamless Gutters
MBH Construction
Top Line Sealcoating, LLC

SENECA

Bohrer and Sons Construction
HD BuildWorks LLC
Tiger Towing & Recovery

VAN WERT

Merkle's Cycle and Storage

WILLIAMS

KBix Solutions LLC
Schooley's Spotless Solutions

WOOD

All In One Beauty Shack
Ardent Technology Group
Carl's Patriot Dumpsters
Cinco de Mayo Mexican Bar & Grill
Jason Kent Sound and Lighting
JigMasters
Nature Stone Flooring
Pro Rain Lawn Sprinklers LLC
Top Notch Lawn Maintenance LLC
Woodville Auto Deals, LLC

WYANDOT

Critter Control of Lima

MICHIGAN

HILLSDALE

Crawford Drywall

LENAWEE

Robinson Landscaping
Roof King LLC

MONROE

BASE Contracting
D & M Heating & A.C.
Glass Doctor of Temperance
Pat's RV LLC
Phillips Residential Roofing
Shop Outdoor Kitchen

Drive
customer
confidence
with the
BBB® Seal.

**THE SIGN OF A
BETTER
BUSINESS**



*Comprehensive Expertise & Support
for Your Case Needs*

At **The Verity Group**, we recognize the challenges of determining liability and assessing damages after an injury or impairment. That's why we offer a comprehensive suite of expert services that bring clarity, accuracy, and confidence to every case. Our clients—attorneys, claims professionals, insurance carriers, employers—rely on our objective, defensible insights to support informed decisions.

Our Services

- **Life Care Plans**
Delineate long-term care needs and associated costs for chronic illness or catastrophic injury.
- **Vocational Evaluations**
Assess occupational disability, residual employability, and earning capacity.
- **Medical Cost Projections**
Estimate future medical expenses to support timely claim resolution and mediation.
- **Employability Analyses**
Evaluate how an injury affects one's ability to work, realistic job options, and wage loss.
- **Bill Reviews & Audits**
Review medical service billing for necessity, accuracy, and reasonableness.
- **Medical Liability Reviews**
Clarify liability issues, reduce costs, and accelerate settlements.

Your Trusted Experts

Our **Nurse Life Care Planners** and **Forensic Vocational Evaluators** deliver independent, unbiased assessments in legal and non-legal settings. Whether for expert testimony or internal review, we provide evidence-based insights that clarify the impact of injury or disability—supporting the best possible outcome. Our mission is to deliver expert consulting that empowers legal, insurance, healthcare, and employer clients to resolve complex cases with integrity, precision, and confidence.

Let us support your next case—we're here to help every step of the way. <https://www.theveritygroup.com/>

Happy Holidays!

Happy Holidays from all of us at
Sheakley! Wishing you a joyful
season and a successful year ahead.

ON THE CALENDAR

Current Drug Climate in Ohio

November 20 | 9:00am-10:00am

Workplace Violence: Prevention & Response Strategies

December 9 | 9:00am-11:00am

Top Audit Concerns - Department of Transportation

December 3 | 10:00am-11:00am

FMCSA Clearinghouse New Driver & Annual Queries - What are my requirements?

December 10 | 1:00pm-2:00pm

Substance Use Prevention & Recovery Program

Drug & Alcohol Employee Education

January 6 | 1:00pm-2:00pm

Drug & Alcohol 1-hour Supervisor Training

January 6 | 2:15pm-3:15pm

Scan the QR code to register.



Upcoming Deadlines:

- Group Rating Enrollment Deadline - 11/24/25
- Group Retrospective Enrollment Deadline - 1/30/26
- 2-hour Green Year Safety Training Deadline - 6/30/26



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.

OHIO

ALLEN

Affordable Exterminating LLC
Alerstallings, LLC
Allentown Nursery Inc.
Armor Fire Protection Inc.
Bluffton Icon Media LLC
Calvary Home Solutions LLC
China Wok
Court Insurance Group
DJT Wildlife Nuisance Control LLC
Dye Real Estate & Land Company LLC
Eberle Enterprises
Educational Providers
EOLM
Farmers Insurance - Alan Davis
Fisher Investments Property Inc.

Helm's Plumbing and Heating LLC
Holmes Improvements LLC
Jim Yarger's Body Shop Inc.
Jon C. Stocker DDS LLC
K and M Contracting LLC
Leeking Swimming Pool Leak Detection
Legacy Roofing & Construction LTD
Lippincott Plumbing, Heating & Air-Conditioning
Marimor Industries Inc.
Memorial Park Cemetery of Lima
Metzger Financial Services
On The Move Flooring Installation
Performance Paint
Premier Insulation Contracting Inc.
Pride Custom Construction
Quality Indoor Air Service LLC
Quest Irrigation LLC

Quick As A Wink Printing Co.
R & W Fixturing Co., Inc.
Riley Creek Sportswear
Rinehart & Son's Landscaping
Saga Building & Innovation LLC
Sani-Tred
Thermal Gard Window & Door
Tuttle Services Inc.
West Central Buckeye Builders Association

AUGLAIZE

Bethel Engineering & Equipment Inc.
DS Auto, LLC
Evans Home Improvement
Farmers Insurance - Alan Davis
Farmers Insurance - Alan Davis
Homestretch Inc.
Kiefer Contracting
KISS ABC Seamless
Speckman Automotive Inc,
The Gutterman Company
TLC Learning Center
U Nailed it Construction LLC
Wilson Law

CRAWFORD

Accurate Auto Repair LLC
Bucyrus Community Hospital
CDC Excavating LLC
E.D.S. The Sauce Guys BBQ
Landin Construction, Inc.
Ohio Mutual Insurance Group
Quality Printing Co.
Shoup's Plumbing & Heating
Tanner-Gill & Associates, LLP
Wolford Auto Repair

DEFIANCE

419 Beauty Bar
All Floor
American Custom Builders
Appletree Woodcrafts, LLC
Defiance Automotive Center
Defiance Water Recreation
DeTray Investment Group
Everlasting Steel Buildings, LLC
Gentle Hearts Helping Hands
Gordon Creek Granite
Hughes Insurance
Integrated Medical Group
Ken's Furniture & Mattress Center
Ken's Wall Repair
Manpower Inc. of Defiance
Midwest Community Federal Credit Union
Northwest Automotive LLC
Ohio Senior Insurance LLC
Ramey Management Group, LLC
Roehrs-McMillen Insurance Co.
Sunnyside Roofing LLC
T & M Mobile Mechanic LLC
Two Sons Sales
Winthrop Terrace Apartments - Defiance

ERIE

2nd Roe
A.V. Lake Construction Co.
AA Wilken Masonry
Bates Auto & Truck Service, Inc
Coles Energy, Inc.

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.

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.

BBB® ACCREDITED BUSINESS RENEWALS

SEPTEMBER & OCTOBER 2025

D & D Rides, LLC
Denslow Mechanical, LTD.
Effective Utility Services, LLC
Feick Contractors, Inc.
Feick Design Group, Inc.
Fosco Cement Inc.
Frank Fox Trucking & Excavating, LLC
Grathwol, LLC
Gutter Boss, Inc.
Haerr Insurance Agency
Harbor Door Company, LLC
Hobbs Lock & Key, Inc.
KJC Mechanical LLC
Koch Aluminum Manufacturing, Inc.
L&J Hauling Services
Lake Erie Custom Builders LLC
M.A.D. Cleaning, LLC
Maag's Automotive & Machine Inc.
MOCO Boutique
Moyer Construction, LLC
One Stop Roofing
Polar Pure Water
Robbins Roofing and Construction
Sian General Contracting
Smith Custom Cabinets LLC
Speer Bros., Inc.
Tittle & Perlmutter
W. A. Smith Financial Group

FULTON

Clair Plumbing & Heating
Cut N Plow LLC
Fessenden Hardware
Gear Heads Garage LLC

Gleckler Homes LLC
Hit Trophy, Inc.
Kim Bradford & Associates LLC
Lange Custom Builders, Incorporated
Loren's Repair & Remodeling
New Century Tree & Lawn, Inc.
O.K. Electric Inc.
P & L Remodeling LLC
Swanton Area Chamber of Commerce
Tri-State Inc.
Wauseon Chamber Of Commerce
Whitmer Heating & Plumbing Co.
Zeigler Construction, LLC

HANCOCK

Alerstallings, LLC
Alesch Construction L.L.C.
All Recycling Management, LLC
All Star Plumbing & Heating
Another Second Chance LLC
B. Bauer Insurance LLC
Bosse Financial Services
Brehm Lawn & Landscape
Christy Insurance Agency (F.A.C.T.S.)
Crew B's Cuts, LLC
Croy Apartments
Danby Products Inc.
Elite Pools and Outdoor Living
ENM Electrical Service
Findlay Recovery Center
Findlay Warehousing Co., Inc
H&K Financial
Hanco Ambulance Inc.
Harold E. Shuck, Inc.

Heitmeyer Concrete LLC
Holman's Home Improvement
Horizon At Hillcrest Apartments
Hoverman Insurance Agency Inc
Howard A. Elliott Attorney at Law
Hufford Family Funeral Home
J. Alexander Roofing
Jim Bame Landscaping & Firewood, LLC
Marshall's Plumbing & Sewer
Mauger Exterminating Co.
Ohio Senior Insurance
Ohio Shed Solutions of Findlay
Overhead Door Company of Hancock County
Performance Plus Automotive & Specialties
Perry Prosthetics, Inc. (Findlay)
Pine Ridge Tree Service
Pride Transportation Company, Inc.
Rocky Edge Excavating LLC
S & S Landscaping & Tree Service
Savage & Associates, Inc.
Shop Supply Service, Ltd.
Siferd Plumbing, Heating, Air Conditioning
Stumps Fire & Safety Equip Co
Tom Sweet Construction
Winthrop Terrace Apartments - Findlay

HARDIN

5-C Roofing Professionals, Inc.
Associated Plastics Corp.
Bontrager Roofing LLC
Elevation Construction, LLC
Tice Enterprises Inc.
Uptown Furniture
Vanderpool Excavating



END OF YEAR WARNING! DON'T WASTE MONEY ON BAD CHARITIES!

BY DICK EPPSTEIN, FORMER BBB PRESIDENT

It hurts me when I see someone donating to a bad charity.

Many years ago, I was speaking at an adults meeting at Grace Church on Dorr Street. After my talk, a lady came up to me and confided that she had lost her 30-year-old daughter to cancer. As a result, every year she donated significant money to a highly promoted cancer charity. She wanted to know if it was a "good" charity.

I was in a tough spot. I knew this "charity." It was basically just a big scam. The guy who ran it – and several other bogus charities (heart disease, diabetes, children, etc.) pocketed most of the money. Less than 5% actually went to cancer research. But telling her this would break her heart. It meant that all the money she had donated in past years had been wasted.

Instead, I told her that it was wonderful that she was donating to fight cancer. I claimed that I knew little about the specific charity, but instead I wrote down the names of several top-rated cancer charities and suggested giving to them in the future instead. She thanked me, took my list, and assured me that she would do so.

At another time I was speaking at a Block Watch in East Toledo and several folks immediately asked me about Wounded Warriors. This major charity had just been hammered by a big, three day expose on CBS News. Money had allegedly been wasted on lavish parties and extravagant travel. The Board had removed the charity's leadership and several of them were under criminal investigation.

BBB was involved in the investigation, and I explained that it appeared Wounded Warriors had indeed been badly mismanaged – but new leadership was fixing this, and ...

[CONTINUE READING ON PAGE 17](#)

BBB® ACCREDITED BUSINESS RENEWALS

SEPTEMBER & OCTOBER 2025

HENRY

Crossbuck Construction Company LLC
Diamond & Gold Jewelers
Holgate Lumber Company
King of Stones, LLC
Kleeberger Contracting Services INC.
Pringle Mega-Vac
RAK Plumbing & Heating
Top Hat Entertainment LLC

HURON

American Diesel Service, Inc.
Ben Stang Builders LLC
Betschman Security Inc.
Camlin Contracting & Remodeling, LLC
Carl's Complete Car Care LLC
Carriage House Florist
Comfort Zone Heating & Cooling
Dennis Smith Building & Remodeling LLC
Designics
Full Bucket Excavating LLC
Hinman Tree Service, LLC
Intelliworks Ht
Live Up Behavioral Health LLC
Lost Art Paint and Body Works LLC
Move This Out LLC
MPC Blasting Services
Norwalk Heating Co., Inc.
PNC Bank
PNC Bank
Quality 1 Concrete Services, LLC
RKS Power Solutions
Sandhill Craftsman, LLC
Structural Repair Service LLC
Sunrise Co-Op Inc.
Superior Fire Services
T&T Laser Alignments LLC
Westcott Woodworks

LORAIN

ADT Construction, Inc.
L & M Towing & Repairs
McQueen Sign Company

LUCAS

"Dad" Patchen, Inc.
3rd Terrain Ltd
419 Remodel & Design LLC
A & A Engineering, LLC
A & D Auto Parts & Repair
A AAA Windows, Siding, Gutters, Leafstop
(Carpenter's Son)
A Servants Heart LLC
A.B. Lawn & Landscaping LLC
A.J. Chorney Home Improvement Company
AB Education & Behavior Consulting LLC
AccuTech Automotive Sales & Service Inc.
Ace Appliance Sales & Service
Action Heating, Air Conditioning & Electrical
Adams Cleaners LLC
Advance Auto Transport
Advance Store Products
Advantage Appliance Service
Air Johnson LLC Heating and Air
Alaska Breeze Heating & Cooling
AlerStallings, LLC
All American Karate - Sylvania
All Aspects, LLC
All Green, Inc.
All Safe Inspections
All Year Lights LLC
All-Nu Construction
Allstate Insurance - Chuck Bodette
Insurance Agency
Alternative Energy Source
American Casualty Insurance, Inc.
American Enterprises, Inc.
American Industrial Services
Amlin Auctions
Ammons Commercial Interiors, LLC
Aquarium Care, LLC
Arrowhead Home Renovation LLC
Artistic Masonry by Meiring, LLC
AssetDynamics Wealth Management
Assist 2 Sell Buyers and Sellers Realty
Babich Properties, LLC
Bath Fitter
Baumgartner LLC
Bear's Auto Repair LLC
Bedford Tree Service
Bennett Auto Service LLC
Big Swing Tree Service, LLC
Birchwood Meadow, LLC
Blades Lawn Care, Landscaping & Snow
Removal, LLC
Blue Key Home Buyers LLC
BlueStone Roofing LLC
Broadway Tax Service, Inc.
Brookview Dental
Bryson Transport Services, LLC
Buckeye Glass & Door LLC
Bud's Auto Service, LLC
C & L Automotive
C & R Plumbing, LLC
CAPS Roofing
Car Stereo One
CareMinders Home Care
Caring Transitions of Toledo
Carpet Spectrum
Centralized Consulting, LLC
Checker Distributors
Chowders N' Moor

Christine's Hair Designers
Ciboro Construction, LLC
City Wide Auto Credit East
City Wide Auto Credit West
Clover Carpentry LLC
Coil Steel Processing LLC
COIT Cleaning and Restoration
Comte Construction Co.
Copper Stitch Photo Co., LLC
Countryside Animal Hospital, Inc.
Covrett, Graeff & Wittenberg, Ltd.
Craig's Flowers & Gifts LLC
Creative Hearts, Educated Minds Learning
Center
Cree Home Services
Critter Control of Toledo
Crown Concrete
Cutting Edge Converted Products Inc.
Cutting Edge Professional Painting, LLC
CW13 - Toledo
Dale-Riggs Funeral Home
Dave White Acura
Dave White Auto Credit
Dave White Chevrolet, Inc.
David Fairclough Fine Jewelers
Davis University
Delventhal Landscaping and Nursery Inc.
Denver Mattress Company, Inc
Denver Mattress Company, Inc
Diamond Heating & Air Conditioning, Inc.
Dixie Auto Leasing, Inc.
Document Management Solutions, LLC
Dotson Co., Inc.
Drain Master Plumbing & Drain Cleaning
Dream Green
Driscoll's Garden Gifts & Memorials
Dry Creek Construction Corp.
Dryer Vent Wizard of Greater Toledo
Duda Property Maintenance L.L.C.
Eagle Learning Center
East Blue Properties LLC
Ed Moran Roofing, Siding & Windows
Enlightened Electrical Contractor
Erase-A-Dent
Fast Lane Auto Care
Finley Hauling & Excavating
Five Star Cleaning and Renovations, LLC
Fleet Doctor LLC.
Floors +
Floyd's Tree Service
Formscorp Print & Promotional
Foth-Dorfmeier Mortuary, Inc.
Fox Auto Detailing LLC
FR Bedrooms
FR Dining
Frankel & Puhl Dentistry
Frank's Handyman Services
G & C Home Improvement LLC
Gallon, Takacs & Boissoneault Co., L.P.A.
George Gusses Co., L.P.A.
Glass City Auto, LLC
Glass City Window & Door, LLC
GLO Heating, Cooling & Plumbing, Inc.
Grantman, Inc. Plumbing
Great Lakes Audiology, LLC
Great Lakes Gutter Filters, LLC
GreenLeaf Landscaping, LLC
H4T Autos
Hartford's Carpet Cleaning LLC



BBB® ACCREDITED BUSINESS RENEWALS

SEPTEMBER & OCTOBER 2025

Helminiak Real Estate & Auction LLC
Helping Hands of Ohio
Heritage Planners
Herman's Automotive Service Center, Inc.
Herrera Auto Detailing L.L.C.
High Point Restorations LLC
High Ridge Construction Inc.
Hileman Associates
Holloway Plumbing
Home Solutions of Maumee Valley, Inc.
Hoover Wells, Inc.
Horner Heating Inc.
Hound Haven
Howard, Nicholas & Baburek, DDS
Howell Properties LLC
Hudson's Automotive
I do! Weddings (Toledo)
J. Foster Jewelers Inc.
J. Thomas Signature Builders LTD
JAM Best One Tire & Auto Care - Alexis
JAM Best One Tire & Auto Care -
Downtown
Jim White Toyota
JL Pools LLC
Joe Ganzel Plumbing Inc.
Jonathan Frankel, DDS
Joseph P. Sexton, DDS, Inc.
Journey Through Life Care Services, LLC
K.O.V. Electronic Repair, Ltd.
Kernahan Electrical Contractor LLC
Kisling Nestico & Redick
L. E. Savory Tree Service, Inc.
Laskey Dental Care LLC
Laurie Campos Insurance, LLC
Law Offices of Kurt Young
Lawn Boy Lawn Service
Lawn Titans, LLC
LBM Remodeling
Learning Ladder Child Care & Development
Center, LLC
Learning Ladder Child Care 2, LLC
Lefflers Antiques
Lexus of Toledo
Loving Hands Compassionate Hearts
Home Healthcare Agency
M & M Construction, Concepts & Gutters
Margie's Residential & Commercial
Cleaning
Markey's Rental & Staging
Marshall-Kloene Orthopedics, Inc.
Martellas A. Customs & Automotive Repairs
Martin & Wood Appraisal Group, Ltd.
Matt Richey Plumbing, LLC
Mattress By Appointment Toledo LLC
Maumee ProMow LLC
Maumee Valley Credit Union
Maumee Valley Movers, Inc.
McElheney Security Solutions Inc.
McNerney & Son, Inc.
Merit Plumbing, Inc.
Metropolitan Coatings LLC
MGM Communications LLC
Michael Roberts' Salon
Midtown Food Mart II
Midwest Asset Preservation LLP
Mirror Publishing Co., Inc.
Mobifi Wireless
Morgan Services Inc.
Morgan's Fitness Solutions LLC

Moses Automotive, LLC
Mr. Emblem, Inc.
Multi-Mode Concepts & Constr. Inc.
Needle Masters
Networking Technologies & Computers LLC
Nick Kessler Construction LLC
Nick's Fix-it Floors and More
Nick's Mobile Auto Repair, LLC
Northland Collision
Oak Hill Investment, L.L.C.
OBM
On Point JD Roofing & Snow Removal
OnSite Remodeling, LLC
Oriental Rug Gallery, LLC
Original Gino's Pizza, The
Padgett Business Services
Painting Services Plus LLC
Paul Antypas Jeweler

Paws and Remember of Northwest Ohio
Perfect Site Property Maintenance
Performance Packaging, Inc.
Pheatt Electric Company
Phoenix United Insurance LLC
PNC Bank, Northwest
Port-O-Toledo Fire Equipment Inc.
Premier Custom Homes
Quality Insurance
Randy Mastin Septic Tank, Inc.
Ranker Lawn Care and Landscaping of Toledo
Rayner, Foos, Kruse & Irwin, Inc.
Reliable Sewer Cleaning Co.
Renhill Group, Inc.
Rennco Automation Systems, Inc.
Research Metrics LLC
Reve Salon and Spa
Rick's Affordable Heating & Cooling Toledo

Unmatched Flexibility and Savings



INTRODUCING

BBB Benefit Plan powered by FrontPath and Health In Tech

A Level Funded Health Plan featuring 12 Plan Offerings
Group Size 1-100

We Prioritize Your Clients

FrontPath Health Coalition is the area's only not-for-profit, locally owned and operated healthcare network in the region. Through their broad provider network and cost-effective benefit solutions, FrontPath has carved a path that allows health plan sponsors to achieve the flexibility they need to design their own benefits, access their own data and choose their own partners. Since 1988, FrontPath has combined private and public sector employers and union trust funds into a coalition that speaks with a common voice to address the cost and quality of healthcare in our community.
www.frontpathcoalition.com

Participating plans have access
to **45,000 in-network providers**
and **280 hospitals** throughout the
entire states of Ohio, Southeast
Michigan, and Northeast Indiana.



Welcome to Self-Funding Simplified - Because Simple Is Always Better.

Our self-funded plans give you total control from quoting to implementation while eliminating the administrative hassle and unnecessary waiting.

Have any questions?

Contact FrontPath Health Coalition

PHONE

419-891-5206

EMAIL

info@frontpathcoalition.com

ONLINE

frontpathcoalition.com/contact-us

CONGRATULATIONS

2025 Torch Awards for Ethics Winners



John J Evola DDS, Inc.



Bo Lacey Construction



Laurels of Defiance



AAA Northwest Ohio

BBB Salutes the 2025 Torch Awards Finalists

AccuShred
Blanchard Valley Health System
The Countertop Shop
Danby Appliances

Formscorp Print and Promotional
Howard, Nicholas & Baburek, DDS
K Kern Painting
Steady Does It Mechanical Services

Thanks to our generous sponsors!



BBB® ACCREDITED BUSINESS RENEWALS

SEPTEMBER & OCTOBER 2025

Ridge & River
Rigg Builders Ltd.
Right Now Cleaning Services
Rise and Shine Academy
Riverwalk Construction LLC
Ron's Trailers Inc.
Root Wrestler Sewer & Drain Cleaning
Ruoff Mortgage
S & L Cabling Solutions
S & S Quilts, LLC
S&D Capital
Savage & Associates, Inc.
Serious Money Ohio
Service Organization Inc.
Shorty's Fencing and Supplies, LLC
Signature Billiard Service LLC
Silverwater Labs LLC
SKP Massage LLC
Smart Home Toledo LLC
Snip Salon
SPC Specialty Products, LLC
Spirit of Faith Adoptions, Inc.
Stanchin & Sons Pest Control, LLC
Stockman Fence LLC
Strayer Concrete, LLC
Stripe It Up Inc.
Sunbeam Products Co., Ltd.
Sunburst Jewelers, LLC
Superior Seamless Gutters, LLC
Supreme Carpet Care, LLC
Swang's Quality Carpet & Upholstery Cleaning
Sylvan Lakes Apartment Homes
Sylvania Area Federal Credit Union
Sylvania Vision Center
System Solutions HVAC, LLC
Tamara Dye Professional Tax Services
TDR Roofing & Construction LLC
The INFRML Group, LLC
The Mold Shop, Inc.
The Right Price Painting Company LLC
The Simpson Law Office, Inc.
The UPS Store #3512
Timothy D. Voss D.D.S. Pediatric Dentistry
Toledo Heating and Air Conditioning Contractors Association
Toledo LASIK & Cataract Center
Toledo Mobile Detailing, LLC
Toledo Paint & Powerwash
Toledo Physical Education Supply Inc.
Toledo Point of Sale & Networking, LLC
Toledo Urban Federal Credit Union
Top Quality Exterior LLC
Treez Unlimited LLC
Trinity Glass Inc.
Undercut Lawn Care, LLC
Urbanski Funeral Home A Life Celebration Home
VanDyk Mortgage Corporation
Velocity, A Managed Solutions Company
Village One Hour Cleaners
Walbolt & Associates, Inc.
Waterford Bank N.A.
We Nailed It Home Improvement LLC
Welding On The Spot
Whalen Realty & Auction, Ltd
White Family Collision Center
Whitehouse Animal Hospital, Ltd.
Wildwood Commons Apartments

Wilkinson Automotive Inc.
Wisniewski Funeral Home, Inc.
Woodland Custom Home Builders LLC
Wrench King Automotive, LLC
Zimmerman Heating Company

MERCER

Avanulo Consulting LLC
Brookside Trucking Inc.
Coil Processing Repair, Inc.
Custom Rods & Muscle Auto Sales, LLC
Denny's Door Company
DM Carts, LLC
Faller Mechanical, LLC
Fort Equipment, LLC
Hague Towing & Repair, LLC
Homestretch Inc.
Hot Brass Personal Defense, LLC
Lake Contracting Company
Mile-X Equipment Inc.
Ray's Refrigeration, Inc.
Test Kits USA

MORROW

DH Construction, LLC
Prosser Roofing

OTTAWA

419 Striping Company LLC
Anderson Roofing & Home Improvement
Coppeler Heating & Electric, Inc.
Great Lakes Communications Sales
Greene's Marine
Gristmill LLC
Guy & Doll Flooring and Decor
Jerry's Auto Plaza
Microtek Cyber Security LLC
Moke America Ohio
Mutach's Market
Northwest Catawba Marina

Precision Turf Applicators
Rainbow Acres Inc.
Ray's Electronics, Inc.
Sassy Sal Charters Inc.
Shorty's Custom Remodeling Co. Inc.
Skyline Electric LLC
The Boat Butler LLC
Trent Heating & Air LLC
True North Electric LLC
Wet Pets-N-Pals
Wistinghausen Florist & Greenhouse
Your Local Handyman

PAULDING

Fessel Jewelers
Schlatter's Plumbing, Heating and A/C
Seamless Roofing & Exteriors
Top Notch Construction

PUTNAM

A&R Concrete LLC
All Purpose Contracting Inc.
Beckman Jewelers
Croy's Mowing Ltd.
Dale's Concrete & Decorative Stamping
Forster Trucking & Excavating, LLC
Kuhlman Builders Inc.
Ottawa Area Chamber of Commerce
Ottawa PC Repair Center LLC
Power House Electric Supply
Sugar Creek Home Decor
Superior Energy Solutions
Tony Wobler Electric, LLC
Top Gun Pressure Washing
Tyler's Jewelry Box

SANDUSKY

Angie's Angels Child Development LLC
Anstead Construction, LLC
Beast Tree Services L.L.C.

Congratulations Teresa Raymond!

Findlay, Ohio - Marbee Printing



Between June and July, it was announced that anyone who nominated a business for BBB's **Torch Awards for Ethics** would be entered into a drawing to win a \$100 Amazon gift card. (Amazon is a BBB Accredited Business.)

We used a random number generator to keep things fair, and Teresa was our lucky winner!

BBB CEO, Lane Montz, stopped by to deliver the prize in person. Thank you to everyone who submitted nominations and helped celebrate businesses that lead with trust and integrity!

Buckner Mechanical LLC
Buehler Handyman Services, LLC
Burt's Diesel Service, Inc.
C & T Muffler, LLC
C & W Auto Supply Company
Cabinetry Counters & More
Custom Seal Inc.
Damschroder Roofing, Inc.
Fox's Painting & Papering
Fremont Floor Covering Outlet Ltd.
Fremont Overhead Door, LLC
Gabel Construction, Inc.
Glenna Stout, EA, Inc.
Hasselbach Meats
Herman Funeral Homes & Cremation Services
Herman Funeral Homes & Crematory
James Coe Wood Products
Kuns Northcoast Security Center
M & L Excavating & Construction LLC
M & M Electric Inc.
Magsig Sawmill
Roto Rooter of Sandusky and Ottawa Counties
Serrick Dental Laboratory, LLC
Smiley Tire & Retreading Co.
Spechtacular Tree Care Ltd
Swartzmiller Construction
Triple H Produce Inc.
Tritch Door & Window, LLC
Walby Construction
Xtreme Auto Recycling LLC

SENECA

A.M. Transport
Allegiance Mechanical
American Fire & Safety Services Inc.
Arnold Machine Inc.
Bascom Mutual Telephone Co.
Built Priceless LLC
Clouse Insurance
Commercial Carpet & Tile
Design Tech Home Improvement LLC
Hi-Way 101 Auto Parts
JAG Hobbies
Kuhn Renovations
M DEP Enterprises
M J Recruiters LLC
Machine Works Unlimited, LLC
McConnell Heating & Air Conditioning
MJ Brown Construction Company
Nye Construction, LLC
Ohio Hearing Professionals
Pinnacle Hearing
Reinhart Auto Body, Inc.
The Anthony Douglas Company
Tiffin Tool Rental LLC
Wise Siding

SHELBY

ChillTex, LLC

VAN WERT

Bee Gee Realty & Auction Co LTD
Best Auto Sales & Service LLC
F & S Inc.
Hague Towing & Repair, LLC
J. Collection Bridal, LLC
Wickey Renovations

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—made up of interchange, assessment, and processor markup fees—typically range from 1.5% to 3.5% per transaction, depending on card type, transaction method, and provider.

WHY FEES INCREASE

Processing fees often rise due to annual rate hikes by card networks, premium rewards cards, hidden processor markups, and broader economic factors.

MANAGING THE COSTS

Manage processing costs by reviewing statements monthly, comparing rates, negotiating with your processor, and optimizing for lower-fee transactions like in-person payments.

TAKE CONTROL WITH EXPERT HELP

National Payment Corporation (NPC), a BBB Accredited Business, helps NW Ohio merchants cut processing fees—often to near zero—with expert support, transparent rates, and affordable POS systems.

Call us at 800-455-4577 for assistance.



WILLIAMS

B & G Outdoor Power Equipment Ltd.
Bryan Area Animal Hospital
D & M Tire & Service Center, Inc.
Daavlin Co.
Dyco Manufacturing, Inc.
Glass Man
Hollinger Land Clearing & Excavating
Mantel Home Health Center Inc.
Miller Body Shop Sales and Service, LLC
Murphy & Son's Roofing LLC
Pahl Ready Mix Concrete Inc.
Partee's Carpet & Flooring
S.K. Byroads Ltd
Winthrop Terrace Apartments - Bryan

WOOD

ABC Windows and More, LLC
Adler's Auto Parts and Service LLC
Advance Fence Company
Affordable Garage Doors of Perrysburg
All About You Aesthetics and Wellness
America's Auto Auction Toledo, Inc.
Amos Motor & RV Inc.
Ashley Vetter Design LLC
Axis Engineering Group LLC
Bad Boy Custom Curbz
Banfax Pest Control
Barndt Funeral Home
Bath R US
Bearclaws Tire - Auto & Light Truck Service LLC
Behavioral Connections-The Link
Big Daddy Graphics, LLC
BioFit Engineered Products
Brahier Oil, Inc.

BBB® ACCREDITED BUSINESS RENEWALS

SEPTEMBER & OCTOBER 2025

Buchuvida, LLC
Burkett Restaurant Equipment & Supplies
Carpet Source Plus, LLC
Citizen Advisory Group Ltd.
Cutting Edge Countertops, Inc.
Elderly Odds N' Ends, LLC
Equilibrium Insurance Partners, L.L.C.
Fisher Metal Fabricating, LLC
Frank Sales, Inc.
Garlic Expressions
Gold Star Pet Resort Inc.
Guarantee Janitorial
Henschen & Associates, Inc.
Hertzfeld Poultry Farms Inc
Holz Lawn & Landscape
Innate Health Chiropractic, LLC
IntelliShop, LLC
J&T Auto Service of BG, LLC
Jean Messner Interiors LLC
JNowak Services LLC
K & G Towing, LLC
K.J. Heiss Construction, Inc.
Kendall Plumbing & Heating
Kyle Sherman Excavating LLC
Lyric Auto
Maumee Valley Credit Union
Mavillino Custom Homes
McIntire Retirement Services
Muffler Brothers
Ohioans Home Health Care Inc
Or's Sunoco LLC
Perry Prosthetics, Inc. (Perrysburg)
Perrysburg Area Chamber of Commerce
PNC Bank, Northwest

PNC Bank, Northwest
ProTinkerToys.com
Purdy Home Improvement LLC
Real Property Management Clarity Team
Redfox Custom Homes
Rossford Hills and River Ridge Apartments
Rouen Chrysler Dodge Jeep Ram
Russell Yard & Garden LLC
S & J Construction LLC
Sattler Painting
Sattler Roofing & Restoration LLC
Savage & Associates, Inc.
Shipley Auto & Towing
Smith Security Safes, Inc.
Stratus Building Solutions
T J Propane
TAP Excavating Services, LLC
Telesystem
Terramorph LLC
The Spieker Company
The Sweet Stop
Toledo Duct Clean
Tranztec Solutions, Inc.
Trash Cow, LLC
Universal Marble and Granite
Upper Echelon Electrical Services LLC
USA Pole Barns LLC
Whiteford Kenworth
Winthrop Terrace Apartments - Bowling
Green
Woodville Auto Parts

WYANDOT

Carey Ford, LLC

Hoepf Electric, LLC
JD Alarm Systems, Inc.
Robsagna Wood-Fired Lasagna, Pizza & More!
Seitz Financial Services LLC
Wyandot Mutual Insurance Co.

MICHIGAN

HILLSDALE

Angola Tree Services
Carbon Construction Company
Caywood Propane Gas Inc.
Dice Roofing Plus, LLC
HD Mechanical LLC
Stockhouse Corporation
Wickard's Plumbing, LLC

JACKSON

Trinity Financial Plus

LENAAWEE

AAA Powerwash & Roof Clean
Abstract Builders LLC
Aggie Mechanical LLC
Brothers Doing Gutters, LLC
Brown & Sons Roofing & Siding Company
Cooks Custom Construction LLC
Dynamic Industrial Supply LLC
Gestwite Painting LLC
Hadden Tire Company
ImInBiz, Inc.
Joe Ann Steele Financial Center, Inc.
K & B Asphalt Sealcoating, Inc.
Lenawee Medical Care Facility



END OF YEAR WARNING! DON'T WASTE MONEY ON BAD CHARITIES!

BY DICK EPPSTEIN, FORMER BBB PRESIDENT

CONTINUED FROM ON PAGE 11

... I had confidence that they were now an effective charity.

That's what we all want. Most of us donate money to charities, right? Especially at the end of the year. But we also know there are both good and bad; most charities do great work and carefully spend our donations to help fight hunger, disease, etc. But some are just awful! They spend 75% or more on fundraising and 10% or less on actual program services.

**ASK YOURSELF ...
DOES THE CHARITY
MEET BBB STANDARDS?
YES, OK TO GIVE.**

We all have gotten those phone calls from the "police" or "troopers" asking for money to "help children of officers killed in the line of duty." The promoters – who are usually not police at all – keep most of the money and give their "sponsoring" police organizations pennies on the dollar. They can be very persistent and even aggressive trying to get your money, but you are not helping anyone but the guy on the phone.

Do not assume! It takes just seconds to log on to **Give.org** and look up any charity to see its BBB rating. You can now use BBB's interactive AI tool give.org/askgive. We look at their IRS 990 financials and review all their claims to be sure they are legitimate. Business professionals are prime targets for fake appeals from unknown charities, so I have always urged them to have one firm rule.

Ask yourself ... Does the charity meet BBB's Standards? **Yes, OK to give.** Otherwise, **NO, do not give!** I suggest you make this your policy!

BBB® ACCREDITED BUSINESS RENEWALS

SEPTEMBER & OCTOBER 2025

Lucas Home Inspections, LLC
Martin's Home Center
Masterpeace Center for Counseling and Development
Midwest Energy & Communications
Mighty Motors
Mobile Home Service LLC
Pest Patrol
Pixley Plumbing, Heating & A/C
SBK Construction LLC
Service First Heating & Cooling
Siena Heights University
The House Fixers, LLC
The Taylor Agency
Uckele Health & Nutrition, Inc.
W4 Entertainment LLC

MONROE

3R Renovations LLC
5 Star Exteriors LLC
A Professional Touch Lawn Service, LLC
All Points Building & Construction Company
American Welding Inc.
Apex Exteriors, LLC
Aunt Rose's Place - Fully Furnished Rental Properties
Brad's Septic & Sewer Service, LLC
Brand Home Exteriors LLC
Brighton Lawn Care, L.L.C.
Bruce J. Havers Company, Inc.
Carroll-Ochs Jewelers
Chuck Davidson Concrete
Craig's Affordable Tools
CS Lock and Key, LLC
Dave's Carpet & Furniture Cleaning, LLC
Dedicated Services Inc
DES Products Ltd.
Dundee Lumber, Inc.
H.E.L.P. Printers
Jack's Joint's Fully Furnished Rentals
JAK Concrete Construction
JD Construction Enterprises, LLC
JD Roofing LLC
L.A. Lawn & Landscaping, LLC
Lajiness Septic Tank Services
La-Z-Boy Inc.
Lily Ann Cabinets
Midwest Fire Safety
Miller's Nu-Tech Plumbing & Heating
Mold & Air Quality Professionals
New Finishes Custom Painting & Handyman Services
Newport Electric, Inc.
North Point Builders, Inc.
Ray's Septic Tank Cleaning, LLC
Roof Ninjas
Space Matters Interior Design, LLC
Stevens Disposal & Recycling Service
Tom's Residential Roofing Company LLC
Trademark Building & Management

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Odds & Ends Handyman Services LLC

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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.

LEGAL HEADS-UP FOR 2026: WHAT OHIO & MICHIGAN BUSINESS MEMBERS SHOULD KNOW

As we move toward the new year, it's wise for business members of the Better Business Bureau of Northwest Ohio & Southeast Michigan to refresh their legal-radar. Two significant changes — one in Ohio, one in Michigan — will affect business cost structure, tax strategy, and compliance posture.

Ohio: sharpen your tax-strategy now

Beginning January 1, 2026, Ohio will eliminate the political-contribution income tax credit and subject certain older trusts (pre-1972 election trusts) to income tax rather than the commercial activity tax (CAT). Businesses that use trust vehicles, hold assets via older structures or depend on legacy tax-elections should review their arrangements today. If you haven't revisited your entity structure, now is the time: tax counsel can guide whether restructuring, elections or asset transfers are advisable before year-end. Tracking effective dates is also critical — Ohio's Secretary

of State maintains a listing of when new laws apply.

Michigan: wage & leave-policy rising tide

On January 1, 2026, Michigan's standard minimum wage rises to \$13.73/hr, with further increases to follow. Tipped employees will see the sub-minimum rate advance gradually toward 50 % of the standard wage by 2031. Michigan's Earned Sick Time Act (ESTA) further increases paid leave requirements for many employers. For businesses operating in Michigan, or across the Ohio-Michigan border, this means budgeting for higher wage floors, reviewing payroll systems, and updating employee policy handbooks. It also underscores the importance of compliance readiness — wage misclassification or failure to provide accrued sick leave can expose you to fines and reputational risk.

What BBB-members should do now

- Schedule a tax/entity-

structure review (especially for Ohio).

- Budget and plan for wage/benefit increases (especially in Michigan).
- Update HR/payroll systems and review employee handbooks.
- Communicate changes with your teams and operations before January 1, 2026.

Our BBB is committed to helping you stay ahead of the curve. If you're unsure whether your business is impacted by these changes — or whether there are additional sector-specific rules you should monitor — wisdom says call your lawyer, HR professional, and tax-and-payroll professionals. Our aim: to keep your compliance costs low, your risk profile light, and your focus on growth strong.

Thank you for your continued membership, and here's to a successful and compliant 2026!

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