



NOVEMBER/DECEMBER 2024

TORCH NEWS

Promoting Marketplace Trust In Ohio & Michigan



25 & 24 Years of Service

Congratulations BBB
Staff Members Stephanie
Broadway and Jean Haynes!

READ ON PAGE 3

BBB Torch Awards

Congratulations BBB Torch
Awards Winners!

READ ON PAGE 6

Accredited Business Benefits

MEWA Health Plan,
FrontPath Health Coalition &
Principal

READ ON PAGES 5 & 9



Consumer called in and says ... I scheduled an appointment at an auto service center to fix a broken headlight. When I picked up the car, the problem was not fixed. I paid in advance, so I complained. They said I should bring it back. I did ... and the car was fixed, but just for a few days. Three days later I am taking it back again ... and what do I see? The OTHER headlight, which was working, was now out! SIGH! When it rains, it pours!

Gentleman calls in with an inquiry ... Channel 48 is suddenly not working. Can BBB fix it? All the other channels work – but not 48. We suggested he consider contacting his cable provider ... perhaps they no longer provide service to that channel. Turns out he doesn't have cable, just an antenna he purchased at Walmart and installed 12 years before. Consumer was terribly upset he can no longer pick up his favorite channel. BBB should call Channel 48 and demand they fix the issue for him!

BBB and the next generation ... True story.

A family reports they were heading to Cedar Point, an amusement park in Sandusky, OH. Three granddaughters, visiting from out of town, were in the back – ages 2, 6, and 8. The six-year-old shouts out ... *"Look Grandma, there's a BBB logo on that van next to us!"* Eight-year-old says *"That means they are part of the Better Business Bureau."* We were going too fast to see the company name, but we definitely saw that BBB logo magnet on the vehicle to our right!

Grandma works for BBB Toledo. These are some genius grandchildren!

Want one of those vehicle magnets for YOUR Accredited Business vehicle? Just call (419) 578-6000 and press 4. Your Business Relations Department will make sure you get one!

They look just like this ... →



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, Gutters & Chimney Services	176404
2	General Contractor & Construction Services	78661
3	Landscape, Lawn & Tree Services	42163
4	Auto Repair, Paint & Service	40833
5	Home Improvement & Remodeling	39057
6	Salons & Boutiques	34860
7	Precious Metal Dealers & Gold Buyers	33034
8	Heating and Air Conditioning	27875
9	Concrete & Paving Contractors	25309
10	Plumbing, Drain & Sewer Services	24255
11	New & Used Car Dealers	21337
12	Windows & Doors	20859
13	Painting Contractors	18046
14	Handyman	16839
15	Electrician & Electrical Services	16126
16	Home Builders	14931
17	Collection Agencies	11557
18	Excavating Contractors & Equipment	11131
19	Lawyers & Legal Services	9829
20	Pool Contractors & Maintenance	7061
21	Metal Building & Pole Barns	6938
22	Moving Companies	6871
23	Banks	6118
24	Insurance Companies	6003
25	Restaurants	5977

IMPORTANT STATS

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

Oct 31, 2023 – Oct 31, 2024

24 Counties in Our Service Area

Consumer Lines: Phone Calls to Your Local BBB — 10,536 calls

BBB Business Profile Views:
1,259,695 Views

Request a Quotes:
10,352 Customers



PRESIDENT'S MESSAGE

Holiday Greetings to all our Accredited Businesses! Normally, I use 2024's last President's Page to give advice about using the end of this year to plan for next (do that, by the way). But with Thanksgiving around the corner, I feel called to express some gratitude instead.

After 30 years in private industry, the chance to lead this Better Business Bureau is a gift for me. There is no organization like the BBB. We help honest businesses thrive while rooting out the fraudsters. I've consistently heard good businesses say they don't mind their honest competition, but they hate the cheaters and the bottom-feeders. They know honest businesses improve our quality of life while cheaters are a plague. Being a BBB Accredited Business is about more than a list of benefits (although they are good) – it tells the world you are one of the good people. The Holidays are about family – and you are part of the BBB family. Thank you.

I'm also grateful for my hard-working and loyal staff. They've weathered a lot of changes from me in the past two years – and a few crazy ideas. Our BBB was already a high-achiever in the BBB system with top-tier market share and retention – yet we continue to improve in every measurable area: financial solvency, new growth, membership value,

operational excellence, public service, and more. Credit the entire staff for these successes. Even so, a few deserve extra recognition.

Stephanie Broadway is our VP of Accreditation (some would call that Business Development). Many of you already know Stephanie – because she convinced you to join! Over her 25 amazing years here, Stephanie has personally sold over one third of our total membership. I am not sure there is anyone in the entire BBB system who can claim that metric. And she achieves those results with integrity and deep concern for the BBB brand. Many of our chapter's successes can be directly traced to Stephanie's hard work and business smarts.

Jean Haynes has been here



Stephanie Broadway

24 years, serving in critical roles that included VP of Operations, Executive Director of our Ethics Foundation, and the all-around go-to executive to get things done. To say Jean is hardworking is an understatement. She is

routinely the FILO (first-in, last out), even after her family all but ordered her to begin some sort of retirement. Fortunately for me and the rest of our BBB, Jean compromised on a more gradual “step down” retirement that moved her to part time this year and will transform into a 1099 role as our Torch News Editor in 2025. I told you I had good fortune.

It's a bit of a trope, but our BBB



Jean Haynes

is a type of family. If you doubt me, stop by and I'll show you where the staff changed my name on the copier/scanner to “Dad.” That's true. Business can be grueling at times but if you look for blessings, you can often find them. My Holiday wish for you is that 2025 will bring you health, prosperity, and meaningful and rewarding times with your business family. Be Fezziwig and be well!



- Lane “Dad” Montz
President | CEO



OH NO! CHRISTMAS AGAIN! (COUPLED WITH A LITTLE NOSTALGIA)

BY DICK EPPSTEIN, FORMER BBB PRESIDENT

When I started with the BBB, back in the 1970's, my staff all dreaded the Christmas season. Starting in November I would be on my regular TV segments with Jim Rudes, Nancy Riley, Jeannine Lauber, or Gordon Ward, to give my **holiday BBB alerts**:

- **Get your shopping done early!** If you wait, the items you need may be sold out.
- **Shop around and compare prices, especially toys.** Stores set their own prices for merchandise; the prices at Tiedtke's, Lion Store, Lasalle's and Lamson's may all be different.
- **Keep your receipts!** Most stores require proof of purchase when you take something back.
- **Be patient.** Store clerks are often swamped with returns after Christmas; don't be abusive to them!

I would write articles and do radio interviews stressing the same tips. But the day after Christmas, the eight buttons on our office phones all lit up at 9 AM with complaints from angry customers. Most common was, *"I want my money back!"* from folks who lost their receipts and were refused by the stores. Many stores didn't offer...

[CONTINUE READING ON PAGE 11](#)

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.

Ace Power Washing	OH	LUCAS	D+
Adroit Contracting and Electrical Ltd	OH	PUTNAM	D+
Affordable Home Improvements	OH	PAULDING	D+
American Powersports LLC	OH	HANCOCK	A-
Arabella Galleria of Design	MI	MONROE	D+
Authority Accounting, LLC	MI	LENAAWEE	F
Auto Masters Goodyear	MI	MACOMB	F
Ballena White, Inc	OH	HANCOCK	C+
Bankers Life & Casualty	OH	LUCAS	C-
Beyond Crystal Clear, LLC	OH	WILLIAMS	D+
C Hayes Painting LLC	OH	ERIE	C-
"C" Stephens Appliances	OH	DEFIANCE	B-
California Nails	OH	LUCAS	C+
Canyon Cove Villas And Townhomes	OH	LUCAS	F
Cars Now USA LLC	MI	MONROE	F
Central Colorado Anesthesia Associates	OH	LUCAS	F
Copper Beech Townhome Communities	OH	WOOD	F
CustomCutt Construction LLC	OH	LUCAS	A-
Days Inn-Fremont	OH	SANDUSKY	C+
Decks-N-Place	OH	PAULDING	C+
Defiance Drivers Education	OH	DEFIANCE	C+
DentalWorks of Secor Square	OH	LUCAS	B-
Dominguez Drywall and Plaster	OH	LUCAS	B-
Ed's 24 Hour Service	OH	HANCOCK	B-
Edwards Plumbing & Heating	MI	MONROE	F
Firelands Automotive	OH	HURON	C+
Fleeteez	MI	HILLSDALE	F
Flying Fur Pet Salon	OH	ALLEN	C+
Forevermore Bridal	OH	LUCAS	C+
Fourth Generation Installation	OH	ALLEN	F
G & D Guttermakers	OH	WILLIAMS	C+
Gear Up Sportswear	OH	LUCAS	F
Get It Off The Tabs	MI	LUCAS	F
Goose Clothes Galore.com	OH	WYANDOT	F
Homer's Auto Parts & Towing Co.	OH	LUCAS	C+
J and J Mechanical LLC	OH	LUCAS	F
Jax Kar Wash	MI	HILLSDALE	D+
Jettravels	OH	SENECA	D+
Kei's She Shed	OH	LUCAS	D+
KillShots Cornhole LLC	MI	LENAAWEE	C+
Liberty Tax	OH	ERIE	C+
Maumee Valley Property Services LLC	OH	LUCAS	F
Miller Construction & Remodeling, LLC	OH	HANCOCK	C
Mr. Appliance of West Central Ohio	OH	ALLEN	F
Northtown Auto Parts	OH	LUCAS	B-
Quality Inn	OH	WYANDOT	D+
Re-Deck of Northwest Ohio, LLC	OH	ALLEN	F
Reno Renovations	OH	LUCAS	C+
Renovations by Basham	OH	ALLEN	C-
Rodeway Inn North	OH	ERIE	D-
Rojas Enterprise	OH	LUCAS	F
RV USA	OH	HURON	C
Safety-Kleen	OH	LUCAS	C+
SEO Growth Team	OH	ERIE	C+
Smile Gallery	OH	CRAWFORD	C+
Sparkle K's Luxury Auto Spa	OH	LUCAS	F
Towering Construction LLC	MI	MONROE	C-
Tranquility Pools and Spas	OH	LUCAS	D+
Tudor Arms Apartment	OH	LUCAS	D+
Van Wert Veterinary Clinic	OH	VAN WERT	C+
Vito's Pizza	OH	LUCAS	D+
Walleye Pools LLC	OH	LUCAS	C-
Whitewater Car Wash	OH	LUCAS	F
Windows, Roofs and More Inc.	OH	FULTON	C+
ZTK Enterprises, LLC	OH	LUCAS	F



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.

CONGRATULATIONS

2024 Torch Awards for Ethics Winners



FROGTOWN ROOFING PLUS



FINLEY DENTISTRY



INTEGRITY HOME EXTERIORS



**RONALD MCDONALD HOUSE CHARITIES
OF NORTHWEST OHIO**

BBB Salutes the 2024 Torch Awards Finalists

AccuShred
Caring Transitions of Toledo
Integrity Bookkeeping, LLC
Mobile Meals of Toledo

Blanchard Valley Health System
Erie Home
K9 Elite Dog Training
Sylvania Graphics, Inc.

Thanks to our generous sponsors!





**THE SIGN OF A
BETTER
BUSINESS**
Find one at BBB.org

**NEW BBB®
ACCREDITED
BUSINESSES**
SEPTEMBER & OCTOBER 2024

OHIO

ALLEN

Calvary Home Solutions LLC
China Wok
Court Insurance Group
Crystal Clear Automotive
DJT Wildlife Nuisance Control LLC
Fisher Investments Property Inc.
Leeking Swimming Pool Leak Detection
Legacy Roofing & Construction LTD
Quest Irrigation LLC
Right Way Decorative Concrete LLC
Riley Creek Sportswear
Rinehart & Son's Landscaping

AUGLAIZE

U Nailed it Construction LLC

DEFIANCE

Everlasting Steel Buildings, LLC
Ramey Management Group, LLC

ERIE

Gutter Boss, Inc.
One Stop Roofing
Sian General Contracting

FULTON

Gear Heads Garage LLC

HANCOCK

All Recycling Management, LLC
Another Second Chance LLC
Brumley Services LLC
Crew B's Cuts, LLC
Findlay Recovery Center
Holman's Home Improvement

HURON

A.C. Construction
Dennis Smith Building & Remodeling
Designics
Live Up Behavioral Health LLC

LORAIN

Avalon Kitchen & Bath

LUCAS

A Servants Heart LLC
AB Education & Behavior Consulting
Air Johnson / Sturm Heating & Air
All American Karate - Sylvania
Ammons Commercial Interiors, LLC
Bedford Tree Service
Birchwood Meadow, LLC
Blue Key Home Buyers LLC
Burns & Sons Contracting LLC
Clover Carpentry LLC
Coil Steel Processing LLC

Copper Stitch Photo Co., LLC
Davis University
Five Star Cleaning and Renovations
Fox Auto Detailing LLC
Helminiak Real Estate & Auction LLC
Helping Hands of Ohio
He's so Handy LLC
I do! Weddings (Toledo)
JAM Best One Tire & Auto Care - Alexis
JAM Best One Tire & Auto Care -
Downtown
JL Pools LLC
Journey Through Life Care Services
Law Offices of Kurt Young
Martellas A. Customs & Automotive
Repairs
Nick's Mobile Auto Repair, LLC
OnSite Remodeling, LLC
Phoenix United Insurance LLC
Rick's Affordable Heating & Cooling Toledo
Ridge & River
Ron's Auto Detailing and More LLC
Serious Money Ohio
Silverwater Labs LLC
Smart Home Toledo LLC
The INFRML Group, LLC
The Power of Roots Apothecary, LLC
Toledo Affordable LLC
Toledo Heating and Air Conditioning
Contractors Association
Walbolt & Associates, Inc.
We Nailed It Home Improvement LLC
Wrench King Automotive, LLC

MERCER

DM Carts, LLC

OTTAWA

Great Lakes Communications Sales
Guy & Doll Flooring and Decor
Little Island Daycare
Moke America Ohio
The Boat Butler LLC
True North Electric LLC

SANDUSKY

Hasselbach Meats
JR's Landscaping & Painting

SENECA

Kuhn Renovations
Tiffin Tool Rental LLC

VANWERT

J. Collection Bridal, LLC

WOOD

All About You Aesthetics and Wellness
Ashley Vetter Design LLC

B.G. Storage
Bad Boy Custom Curbz
J&T Auto Service of BG, LLC
Jean Messner Interiors LLC
JNowak Services LLC
Mighty Mouse Maid LLC
Shipley Auto & Towing
Terramorph LLC
Thunder Struck Transportation, LLC

WYANDOT

Carey Ford, LLC
JD Alarm Systems, Inc.
Robsagna Wood-Fired Lasagna, Pizza & More!

MICHIGAN

HILLSDALE

HD Mechanical LLC

LENAWEE

Aggie Mechanical LLC
Cooks Custom Construction LLC
Martin's Home Center
Mobile Home Service LLC
SBK Construction LLC
Service First Heating & Cooling
W4 Entertainment LLC

MONROE

Brand Home Exteriors LLC
CS Lock and Key, LLC
New Finishes Custom Painting & Handyman
Services
Tom's Residential Roofing Company LLC



SUBSTANCE USE RECOVERY & WORKPLACE SAFETY PROGRAM

Did you know that reimbursements are available for costs you may already be incurring to meet your DFSP Program requirements?

The BWC's Substance Use Recovery and Workplace Safety Program (SURWSP) provides reimbursements for:

- Drug testing fees (second chance policy required)
- Employee Education & Supervisor Training (this includes Train the Trainer sessions for your internal training staff)
- Written Drug and Alcohol policy development, legal review, and annual policy review

Contact Mike today at 513-618-1503 to assist your company with this reimbursement.

OSHA RECORDKEEPING

Did you recently receive a postcard from OSHA in the mail?

Do not ignore this postcard, non-compliance can result in fines.

Are you unsure if your company is required to comply? Contact Mike for a brief call and we can help determine if you need to report your OSHA logs online.

Upcoming OSHA Recordkeeping Webinar - December 10 at 9am

During this webinar we will discuss...

- What are the OSHA forms and what is required?
- What is an OSHA log? How and when do I complete it?
- How do I determine what is a recordable injury?
- What is considered First Aid?

We will also answer the following common questions...

- What is my OSHA Recordkeeping requirement as an employer? Do I even have one?
- What are the consequences of not maintaining OSHA logs?

Register for our upcoming webinar and use coupon code BBB10 to receive 10% off your registration fee.

sheakley.com/events-and-training/

ON THE CALENDAR

Current Drug Climate in Ohio

Nov 13 | 9:00am-11:00am

Workplace Violence: Prevention & Response Strategies

Nov 13 | 9:00am-11:00am

Top Audit Concerns for my Transportation Program

Nov 14 | 10:00am - 11:00am

FMCSA Clearinghouse New Driver & Annual Queries

Dec 5 | 10:00am - 11:00am

Building a Strong Safety Culture/Safety Leadership 101

Dec 6 | 9:00am-10:00am

Common OSHA Recordkeeping Mistakes

Dec 5 | 1:00pm - 2:00pm

OSHA Recordkeeping Compliance

Dec 10 | 9:00am - 11:00am

For a complete list of additional upcoming training sessions, visit: sheakley.com/events-and-training/

To learn more about Sheakley's solutions or to request a quote, contact:

Mike Cicak | 800.877.5055 x6203 | mike.cicak@sheakley.com

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.

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.

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.

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](http://frontpathcoalition.com/contact-us)



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.

BBB® ACCREDITED BUSINESS RENEWALS

SEPTEMBER & OCTOBER 2024

OHIO

ALCONA

S&J Tree Service

ALLEN

Affordable Exterminating LLC
AlerStallings Law Firm
Allentown Nursery Inc.
Armor Fire Protection Inc.
Ashley Furniture Homestore - Lima
Bluffton Icon Media LLC
Byrider
Calvary Home Solutions LLC
China Wok
Court Insurance Group
Crystal Clear Automotive
DJT Wildlife Nuisance Control LLC
Dye Real Estate & Land Company LLC
Eastgate License Bureau LLC
Eberle Enterprises
Educational Providers
EOLM
Farmers Insurance - Alan Davis
Fisher Investments Property Inc.
Helm's Plumbing and Heating LLC
Holmes Improvements LLC
Homeland Technology Group LLC
Jim Yarger's Body Shop Inc.
Jon C. Stocker DDS LLC
K and M Contracting LLC
K&L Quality Contracting Services LLC
Kenny's Auto Wrecking
Leeking Swimming Pool Leak Detection
Legacy Roofing & Construction LTD
Lima's Finest Food Company
Lippincott Plumbing, Heating & Air-Conditioning
Marimor Industries Inc.
Memorial Park Cemetery of Lima
Metzger Financial Services
Mowery Landscape Construction
On The Move Flooring Installation
Perennial Glow Spa LLC
Performance Paint
Pop's Rod Shop LLC
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.
Randall Bearings Inc.
Right Way Decorative Concrete LLC
Riley Creek Sportswear
Rinehart & Son's Landscaping
Saga Building & Innovation LLC
Sani-Tred
Scorekeepers Consulting, LLC
The Picture Framing Pros
Thermal Gard Window & Door
Tuttle Services Inc.
Ultimate Hi - Pressure LLC
University of Northwestern Ohio
Waste Management of Ohio-Lima
West Central Buckeye Builders Association

AUGLAIZE

Bethel Engineering & Equipment Inc.
CARRIEDOUT
DS Auto, LLC
Evans Home Improvement
Farmers Insurance - Alan Davis
Farmers Insurance - Alan Davis

Home Savings Bank of Wapakoneta
Homestretch Inc.
KISS
Rodney Kiefer Construction, LLC
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 Temporary Services
Marchs Home Improvement
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
C-1st LLC
Coles Energy, Inc.
D & D Rides, LLC
Denslow Mechanical, LTD.
Effective Utility Services, LLC
Engineered Process Systems
Feick Contractors, Inc.
Feick Design Group, Inc.
Fosco Cement Inc.
Frank Fox Trucking & Excavating, LLC
Grathwol, LLC
Gutter Boss, Inc.
Harbor Door Company, LLC
Hobbs Lock & Key, Inc.
KJC Mechanical LLC
Koch Aluminum Manufacturing, Inc.
L&J Hauling Services
Lake Erie Custom Builders LLC
Lake Erie Handyman 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.
Suhanic Forestry
Tittle & Perlmutter
W. A. Smith Financial Group

FULTON

Antique Beams & Boards LLC
Clair Plumbing & Heating
Cut N Plow LLC
Fessenden Hardware
Frey Construction Company
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.
Nick Kessler Construction LLC
O.K. Electric Inc.
P & L Remodeling LLC
Sauder's T.V. & Appliance Inc.
Skye Cinema
Swanton Area Chamber of Commerce
Tomahawk Printing, Inc.
Tri-State Inc.
Wauseon Chamber Of Commerce
Whitmer Heating & Plumbing Co.
Zeigler Construction, LLC

HANCOCK

Adams Construction
AlerStallings Law Firm
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
Brumley Services LLC
Christy Insurance Agency (F.A.C.T.S.)
Crew B's Cuts, LLC
Croy Apartments
D&A Windows And Siding Co.
Danby Products Inc.
Elite Pools and Outdoor Living
ENM Electrical Service
Findlay Recovery Center
Findlay Warehousing Co., Inc
Gillfillan Construction -N- Handyman Service, LLC
H&K Financial
Hanco Ambulance Inc.
Harold E. Shuck, Inc.
Heitmeyer Concrete LLC
Holman's Home Improvement
Holtgreven Scale and Electronics Corporation
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
K & J Builders, LLC
Marshall's Plumbing & Sewer
Mauger Exterminating Co.
Ohio Senior Insurance
Ohio Shed Solutions of Findlay

BBB® ACCREDITED BUSINESS RENEWALS

SEPTEMBER & OCTOBER 2024

Overhad Door Company of Hancock County
Performance Plus Automotive & Specialties
Perry Prosthetics, Inc. (Findlay)
Pine Ridge Tree Service
Pride Transportation Company, Inc.
Ridge & Associates, Inc.
Rocky Edge Excavating LLC
RooBarb Studios
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
Trinity Financial Plus
Winthrop Terrace Apartments - Findlay

HARDIN

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

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
S & B Design & Build, Inc.
Seasons' Eatings
Top Hat Entertainment LLC

HURON

A.C. Construction
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
Eaglepoint Express, LLC
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
Wasiniak Construction Inc.
Westcott Woodworks

LORAIN

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

LUCAS

"Dad" Patchen, Inc.
2nd Pair of Hands Residential and Commercial
3rd Terrain Ltd
419 Remodel & Design LLC
A & A Engineering, LLC
A & D Auto Parts & Repair
A AAA Windows Siding Gutters Master Shield
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
ADT Security Services
Advance Auto Transport
Advance Store Products
Advantage Appliance Service
Air Johnson / Sturm Heating & Air
Alaska Breeze Heating & Cooling
AlerStallings Law Firm
All American Karate - Sylvania
All Aspects, LLC
All Green, Inc.
All Safe Inspections
All Year Lights LLC
All-Nu Construction
All-Star Softwash, LLC

OH NO! CHRISTMAS AGAIN! (COUPLED WITH A LITTLE NOSTALGIA) CONTINUED FROM PAGE 4

... refunds; they only gave exchanges. Angry consumers lectured my BBB staff that *"I know there's a law!"* that all stores MUST give cash refunds. *"The store offered me an exchange, but there's nothing in their store that I want. I want cash!"* And when we explained that stores make their own policies, I would often hear, *"What good is the Better Business Bureau anyway?"*

Now, many callers were courteous and polite; they just wanted to know if the store policy was *"legal."* We were happy to review each situation and, when we discovered a store was acting unethically (which sometimes happened), we would talk to their management and usually resolve the dispute to the customer's satisfaction. We had scores of these situations each Christmas.

As the years went by, my TV advice evolved.

- **If you are ordering Christmas gifts by mail**, be sure to shop early. Sears and Montgomery Wards (later Amazon) may need six to eight weeks – or more. And buying by mail brings risks. You may get the wrong sizes, wrong colors, or items may arrive broken. **If possible, buy local!**
- **Gift certificates** (now gift cards) should be used promptly. One angry lady got a \$100 certificate for Van's Colonial Steak House (Monroe Street) for Christmas. It sat in a drawer until August, when she and her husband drove over to Van's – which was out of business. *"You people at BBB need to get my money back!"* she demanded. Needless to say, we couldn't. We had the same complaints against Granada Gardens, The Willows, Arnie Nissen's Tivoli (all Monroe Street) and Frank Uncle's (on Broadway).
- **Layaway** is a great convenience but know the rules. The lady who had five Cabbage Patch dolls on layaway at Cooks Department Store (Alexis Rd.) missed the December 20 pickup date. The store put the dolls back on the shelf and they were sold to others. Her five daughters never got their dolls for Christmas. Nothing anyone could do. A disaster!

Everything is different today. Consumers comparison shop prices on their phones so BBB doesn't need to challenge newspaper "false advertising." With overnight shipping and tracking, the old "six to eight weeks" is a dinosaur. Company returns and refund policies are mostly transparent (but you should still keep your receipts!). **And best of all, consumers check BBB Accredited Business ratings over a million times a year, so they buy from legitimate companies and have far fewer problems.** We never had that in 1972!

We still have the scams, of course; the fake web sites and phony social media customer reviews. The internet bait and switch con artists. The fake puppy sellers and gift card tricksters. We attack and expose them all year long, and especially each December!

In the last years of my BBB career, the holiday season became far easier. I NEVER missed the days when the whole BBB staff **feared** the day after Christmas!

BBB® ACCREDITED BUSINESS RENEWALS

SEPTEMBER & OCTOBER 2024

Allstate Insurance - Chuck Bodette Insurance Agency
Alternative Energy Source
Amber & Stykemain Tree & Lawn Service
American Casualty Insurance, Inc.
American Enterprises, Inc.
American Frame Corporation
American Industrial Services
American Paint Pro & Powerwashing
Amclin Auctions
Ammons Commercial Interiors, LLC
Anthony Wayne Community Chiropractic
Aquarium Care, LLC
Artistic Masonry by Meiring, LLC
AssetDynamics Wealth Management
Assist 2 Sell Buyers and Sellers Realty
Auto Connection
Aviva Glendale
Babich Properties, LLC
Barnes Home Improvement
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 LawnCare, 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
Burns & Sons Contracting LLC
C & L Automotive
C & R Plumbing, LLC
Cabinet Creations by Lillibridge, Inc.
CAPS Roofing
Car Stereo One
CareMinders Home Care
Caring Transitions of Toledo
Carpet Spectrum
Carpets by Otto
Checker Distributors
Chowders N' Moor
Christine's Hair Designers
Ciboro Construction, LLC
City Wide Auto Credit
City Wide Auto Credit West
Clover Carpentry LLC
Coil Steel Processing LLC
COIT Cleaning and Restoration
Comte Construction Co.
Conteh Home Services, LLC
Contrada & Associates
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
Crittter 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
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.
Dunn Chevrolet Buick
Eagle Learning Center
East Blue Properties LLC
Ed Moran Roofing, Siding & Windows
Enlightened Electrical Contractor
Erase-A-Dent
Erie Construction Mid-West, LLC
Esporta Fitness
Fast Lane Auto Care
Finley Hauling & Excavating
Five Star Cleaning and Renovations, LLC
Fleet Doctor LLC.
Floors +
Floyd's Tree Service
FM International, Inc.
Formscorp Print & Promotional
Foth-Dorfmeier Mortuary, Inc.
Fox Auto Detailing LLC
FR Bedrooms
FR Dining
FR Living
Frankel & Puhl Dentistry
Frank's Handyman Services
Fry's Painting & Home Improvement
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
Grass Masters of Northwest Ohio LLC
Great Lakes Audiology, LLC
Great Lakes Gutter Filters, LLC
GreenLeaf Landscaping, LLC
Gressley, Kaplin & Parker, LLP
Grogan's Towne Chrysler Dodge Ram
H & M Exterminators
H Hansen Industries
H4T Autos
Habitec Security Inc.
Handyman Elite LLC
Harms Carpet Center Inc.
Hartford's Carpet Cleaning LLC
Helminiak Real Estate & Auction LLC
Helping Hands of Ohio
Heritage Planners
Herman's Automotive Service Center, Inc.
Herrera Auto Detailing L.L.C
He's so Handy LLC
High Point Restorations LLC
High Ridge Construction Inc.
Hileman Associates
Holloway Plumbing
Home Builders Assoc. of Greater Toledo, Inc.
Home Solutions of Maumee Valley, Inc.
Hoover Wells, Inc.
Horner Heating Inc.
Hound Haven
Howard, Nicholas & Baburek, DDS
Howell Properties LLC
Hudson's Automotive

Huntington Insurance
I do! Weddings (Toledo)
Ins & Outs Home Improvements LLC
J. Foster Jewelers Inc.
J. Thomas Signature Builders LTD
JAM Best One Tire & Auto Care - Alexis
JAM Best One Tire & Auto Care - Downtown
Jamiesons' Audio/Video
Jeffrey P. Ogg, CPA Ltd.
Jensen Jewelers
Jim White Toyota
JL Pools LLC
Joe Ganzel Plumbing Inc.
Jonathan Frankel, DDS
Joseph P. Sexton, DDS, Inc.
Journey Through Life Care Services, LLC
Junk King Toledo
K & K Property Services
K.O.V. Electronic Repair, Ltd.
Kernahan Electrical Contractor LLC
Kisling Nestico & Redick
Knight Insurance Group
L. E. Savory Tree Service, Inc.
LA Fitness
Laskey Dental Care LLC
Laurie Campos Insurance, LLC
Law Office of Thom Cafferty
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
Lewandowski Engineers, LLC
Lexus of Toledo
Louisville Title Agency for N.W. Ohio, Inc.
Loving Hands Compassionate Hearts Home Healthcare Agency
M & M Construction, Concepts & Gutters
Mama Bear's Cleaning Services LLC
Margie's Residential & Commercial Cleaning
Markey's Rental & Staging
Marleau-Hercules Fence Co., Inc.
Marshall-Kloene Orthopedics, Inc.
Martellas A. Customs & Automotive Repairs
Martin & Wood Appraisal Group, Ltd.
Mason's Billiards & Barstools
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.
Myrtle Flowers & Gifts
National Flight Services, Inc.
Needle Masters
Networking Technologies & Computers LLC
Nick's Fix-it Floors and More
Nick's Mobile Auto Repair, LLC

BBB® ACCREDITED BUSINESS RENEWALS

SEPTEMBER & OCTOBER 2024

Northland Collision
Oak Hill Investment, L.L.C.
Obars Machine & Tool Company
OBM
Ohio-Michigan Heating & Air Conditioning
On Point Roofing
OnSite Remodeling, LLC
Oriental Rug Gallery, LLC
Original Gino's Pizza, The
PackRats Movers LLC
Padgett Business Services
Painting Services Plus LLC
Parker Residential & Care Services LLC
Paul Antypas Jeweler
Paws and Remember of Northwest Ohio
Perfect Site Property Maintenance
Performance Packaging, Inc.
Petrie Plumbing & Heating
Pheatt Electric Company
Phoenix United Insurance LLC
PNC Bank, Northwest
Port-O-Toledo Fire Equipment Inc.
Premier Builders
Quality Insurance
Randy Mastin Septic Tank, Inc.
Ranker Lawn Care and Landscaping of Toledo
Rayner, Foos, Kruse & Irwin, Inc.
Reliable Sewer Cleaning Co.
Renhill Staffing Services
Rennco Automation Systems, Inc.
Research Metrics LLC
Residential Electric
Restoration 1 Of Toledo
Reve Salon and Spa
Rick's Affordable Heating & Cooling Toledo
Ridge & River
Rigg Builders Ltd.
Right Now Cleaning Services
Rise and Shine Academy
Riverwalk Construction LLC
Ron's Auto Detailing and More LLC
Ron's Trailers Inc.
Root Wrestler Sewer & Drain Cleaning
Rooter Master
Roto-Rooter
Ruoff Mortgage
S & L Cabling Solutions
S & S Quilts, LLC
S&D Capital
Sales College of Northwest Ohio, Inc.
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
Spartan Heating and Air LLC
SPC Specialty Products, LLC
Special Touch Commercial Cleaning
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
T M Machine & Tool, Inc.
Tailford Home Improvement
Tamara Dye Professional Tax Services
TDR Roofing & Construction LLC
Telesystem
The INFRML Group, LLC
The Mold Shop, Inc.
The Power of Roots Apothecary, LLC
The Right Price Painting Company LLC
The Simpson Law Office, Inc.
The UPS Store #3512
THI, LLC
Timothy D. Voss D.D.S. Pediatric Dentistry
Toledo Affordable LLC
Toledo Elite Automotive LLC
Toledo Heating and Air Conditioning
Contractors Association
Toledo LASIK & Cataract Center
Toledo Mobile Detailing, LLC
Toledo Paint & Powerwash
Toledo Physical Education Supply Inc.
Toledo Plywood Company Inc.
Toledo Point of Sale & Networking, LLC
Toledo Urban Federal Credit Union
Treez Unlimited LLC
Trinity Glass Inc.
Undercut Lawn Care, LLC
Unstoppable Commercial Roofing LLC
Urbanski Funeral Home A Life Celebration
Home
VanDyk Mortgage Corporation
Vasko Family Dental Care, Inc.
Velcity, A Managed Solutions Company, Inc.
Village One Hour Cleaners
Walbolt & Associates, Inc.
Walen Financial Group, LLC
Waterford Bank N.A.
We Nailed It Home Improvement LLC
WeFulfillIT.com
Welder Service Company, Inc.
Welding On The Spot
Whalen Realty & Auction, Ltd
White Family Collision Center
Whitehouse Animal Hospital, Ltd.
Wildwood Commons Apartments
Wilkinson Automotive Inc.
Willis Day Properties Inc.
Wisniewski Funeral Home, Inc.
Woodland Custom Home Builders LLC
Woodville Rental Company
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
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
Anything Automotive Repair Shop
Buckeye Title
Coppeler Heating & Electric, Inc.
Ernest E. Cottrell Jr. Attorney at Law
Great Lakes Communications Sales
Greene's Marine
Gristmill LLC
Guy & Doll Flooring and Decor
Jerry's Auto Plaza
Little Island Daycare
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
State Street Auto Sales & Car Rentals
The Boat Butler LLC
Trent Heating & Air LLC
True North Electric LLC
Wet Pets-N-Pals
Wistinghausen Florist & Greenhouse
Your Local Handyman

PAULDING

C.C. Seamless, LLC
Fessel Jewelers
Schlatter's Plumbing, Heating and A/C
Top Notch Construction
Wildcat Ground Maintenance LLC

PUTNAM

A&R Concrete LLC
All Purpose Contracting Inc.
Beckman Jewelers
Croy's Mowing Ltd.
Dale's Concrete & Decorative Stamping, LLC
Forster Trucking & Excavating, LLC
Kuhlman Builders Inc.
Ottawa Area Chamber of Commerce
Ottawa PC Repair Center LLC
Power House Electric Supply
Road 16 Motors, LLC
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.
Ben Eishen Painting & Electrical
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.
Hartland Auto Stores

BBB® ACCREDITED BUSINESS RENEWALS

SEPTEMBER & OCTOBER 2024

Hasselbach Air Comfort Ltd.
Hasselbach Meats
HermanFuneral Homes & Cremation Services
Herman Funeral Homes & Crematory
James Coe Wood Products
JR's Landscaping & Painting
Keller Chevrolet, Inc.
Kuns Northcoast Security Center
M & L Excavating & Construction LLC
M & M Electric Inc.
Magsig Sawmill
Pierce Design Studio LLC
Roto Rooter f Sandusky and Ottawa Counties, LLC
Serrick Dental Laboratory, LLC
Smiley Tire & Retreading Co.
Spechtacular Tree Care Ltd
Swartzmiller Construction
TheBear's Den Embroidery and Apparel, LLC
Tilson Roofing
Triple H Produce Inc.
Tritch Door & Window, LLC
Walby Construction
Xtreme Auto Recycling LLC

SENECA

A.M. Transport
American Fire & Safety Services Inc.
Arnold Machine Inc.
Bascom Mutual Telephone Co.
Built Priceless LLC
Butler Trucking LLC
Cheap "R" Services 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
Under Pressure Renovating LLC
Whitta Construction LLC
Wise Siding

SHELBY

ChillTex, LLC

VAN WERT

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

WILLIAMS

B & G Outdoor Power Equipment Ltd.
Bryan Area Animal Hospital
D & M Tire & Service Center, Inc.
Daavlin Co.
Diamond Tile and Home Improvements LLC
Dyco Manufacturing, Inc.
Glass Man
Hollinger Land Clearing & Excavating, Inc.

John's Towing & Repair Service
Mantel Home Health Center Inc.
Miller Body Shop Sales and Service, LLC
Mobile Auto Werks LLC
Murphy & Son's Roofing LLC
Pahl Ready Mix Concrete Inc.
Partee's Carpet & Flooring
Quality Inn & Suites
S.K. Byroads Ltd
Snow's Fire Protection Service, Inc.
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 LLC
America's Auto Auction Toledo
Amos Motor & RV Inc.
Ashley Vetter Design LLC
Axis Engineering Group LLC
B.G. Storage
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.
Buchuida, LLC
Burkett Restaurant Equipment & Supplies
Carpet Source Plus Inc.
Centralized Consulting, 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.
Frobose Market - IGA
Frobose Meat Locker
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 & J Heating and Air Conditioning
J&T Auto Service of BG, LLC
Jean Messner Interiors LLC
JigMasters
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
Mighty Mouse Maid LLC
Muffler Brothers
Mullie's Mulching & Lawn Care
Ohioans Home Health Care Inc
Or's Sunoco LLC
Perry Prosthetics, Inc. (Perrysburg)
Perrysburg Area Chamber of Commerce
Perrysburg Eye Center, Inc.
PNC Bank, Northwest

PNC Bank, Northwest
Prestige Family Cars
ProTinkerToys.com
Purdy Home Improvement LLC
Real Property Management Clarity Team
Redfox Custom Homes
Remarkable Remodeling
Richard E. Pieper & Associates
Riverbend Contractors
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.
Shiple Auto & Towing
Smith Security Safes, Inc.
Stratus Building Solutions
T J Propane
TAP Excavating Services, LLC
Terramorph LLC
The Spieker Company
The Sweet Stop
Thunder Struck Transportation, LLC
Toledo Duct Clean
Tranztec Solutions, Inc.
Trash Cow, LLC
Universal Marble and Granite
Upper Echelon Electrical Services LLC
USA Pole Barns LLC
Walnut Hills Mobile Home Park, Inc.
Whiteford Kenworth
Winthrop Terrace Apartments - Bowling Green
Woodcreek Drieds Inc.
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
Hillsdale County Chamber of Commerce
Stockhouse Corporation
Wickard's Plumbing, LLC

LENAWEE

AAA Powerwash & Roof Clean
Abstract Builders LLC
Aggie Mechanical LLC
Belton Hearing Aid Center
Brothers Doing Gutters, LLC
Cooks Custom Construction LLC
Dynamic Industrial Supply LLC
Gestwite Painting LLC
Gleaner Life Insurance Society
Hadden Tire Company
ImInBiz, Inc.
Joe Ann Steele Financial Center, Inc.
K & B Asphalt Sealcoating, Inc.
Lenawee Medical Care Facility
Lucas Home Inspections, LLC
Martin's Home Center

BBB® ACCREDITED BUSINESS RENEWALS

SEPTEMBER & OCTOBER 2024

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.
Visiting Angels South Central Michigan
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
Audio Alert of Monroe Inc.
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
Carter Building Services, Inc.
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.
Geal Electric
H.E.L.P. Printers
Jack's Joint's Fully Furnished Rentals
JAK Concrete Construction
JD Construction Enterprises, LLC
JD Roofing LLC
Jim Wing Plumbing Company
JKL Floor Covering, LLC
JOG A DOG, LLC
L.A. Lawn & Landscaping, LLC
Lajiness Septic Tank Services
LaRoy's Hall
La-Z-Boy Inc.
LeClair Monuments
Lily Ann Cabinets
Midwest Fire Safety
Miller's Nu-Tech Plumbing & Heating
Mold & Air Quality Professionals
New Finshes 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, Inc.
Tech Experts
Tom's Residential Roofing Company LLC
Townsend Carpeting, LLC
Trademark Building & Management
WellNow Urgent Care

WASHTENAW

Odds & Ends Handyman Services LLC

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13. Publication Title Better Business Bureau News		14. Issue Date for Circulation Data Below 10/09/2024			
15. Extent and Nature of Circulation		Average No. Copies Each Issue During Preceding 12 Months		No. Copies of Single Issue Published Nearest to Filing Date	
a. Total Number of Copies (Net press run)					
b. Paid Circulation (By Mail and Outside the Mail)	(1)	Mailed Outside-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	3842	3816	
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f. Total Distribution (Sum of 15c and 15e)		6047		5982	
g. Copies not Distributed (See Instructions to Publishers #4 (page #3))		76		193	
h. Total (Sum of 15f and g)		6123		6175	
i. Percent Paid (15c divided by 15f times 100)		100 %		100 %	
16. Electronic Copy Circulation		Average No. Copies Each Issue During Preceding 12 Months		No. Copies of Single Issue Published Nearest to Filing Date	
a. Paid Electronic Copies		0		0	
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c. Total Print Distribution (Line 15f) + Paid Electronic Copies (Line 16a)		6047		5982	
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18. Signature and Title of Editor, Publisher, Business Manager, or Owner Lane Alan Montz				Date 10/09/2024	
I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).					
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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 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.

2023-2024 SUPREME COURT DECISIONS AFFECTING SMALL BUSINESSES



Better Business Bureau knows businesses are overwhelmed with long articles about Supreme Court decisions. Because shorter is sometimes better, *Legally Speaking* offers these bulletin summaries for this year's cases affecting small and medium-sized businesses.

***Loper Bright Enterprises v. Gina Raimondo* (No. 22-451)**

In a landmark ruling, the Court overturned the long-standing precedent established by *Chevron v. Natural Resources Defense Council*. For the last 40 years, courts deferred to federal agencies' interpretations of laws, often allowing these agencies to impose burdensome regulations. The Supreme Court ruled that courts must now exercise independent judgment in deciding whether an agency is acting within its legal authority, reducing the regulatory burden on small businesses.

***Securities and Exchange Commission v. Jarkesy* (No. 22-859)**

This case questioned the constitutionality of the Securities

and Exchange Commission's (SEC) in-house enforcement proceedings, which denied respondents their right to a jury trial under the Seventh Amendment. The Court ruled these proceedings unconstitutional, ensuring that small businesses are not unfairly penalized through administrative enforcement actions without proper legal protections.

***Sheetz v. County of El Dorado, California* (No. 22-1074)**

This case examined whether the unconstitutional conditions doctrine applies to legislatively-imposed building permit fees. A California property owner was required to pay over \$23,000 in exactions for county road improvements in order to obtain a building permit. The Supreme Court held that exactions imposed by legislation are still subject to Fifth Amendment protections, preventing local governments from imposing excessive costs on small property owners without fair compensation.

***Corner Post, Inc. v. Board of Governors of the Federal Reserve System* (No. 22-1008)**

This case centered around when the statute of limitations begins for challenging an agency rule under the Administrative Procedure Act

(APA). The Court ruled that newly established businesses are not harmed by agency rules until they become operational, giving them the right to challenge regulatory rules once they begin operations. This decision provides small businesses more flexibility when contesting overreaching regulations.

***Starbucks Corporation v. M. Kathleen McKinney* (No. 23-367)**

The Court addressed whether the National Labor Relations Board (NLRB) must meet a lenient or more stringent standard when seeking injunctions under the National Labor Relations Act (NLRA). The Supreme Court decided that the NLRB must adhere to the traditional four-factor test for preliminary injunctions, ensuring that the agency's involvement in small businesses is more limited and only applied when truly necessary.

By the time you get this, 2025 will be just around the corner – with plenty of new and interesting court cases to talk about. Here's wishing you a great and litigation-free Holiday season!

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