



SEPTEMBER/OCTOBER 2025

TORCH NEWS

Promoting Marketplace Trust In Ohio & Michigan

YOU ARE THE BBB OF THE FUTURE



Your Input Matters – Scan Here

President's Message

Business Leaders, We Need You!

READ ON PAGE 3

AskGive Launch

AI Powered Giving Advisor is Here!

READ ON PAGE 5

Scams Targeting YOUR Small Business

Report, Share & Protect!

READ ON PAGES 14-15



Our Nataly received a call from a gentleman who said he was in his 70's. He was having a problem with his cell phone company and wanted to file a complaint. Once the conversation about the grievance was concluded, the consumer asked ... "Can I ask you a quick question? Do you like sports?" Nataly said "Yes." The gentleman told Nataly he would send her a friend request on Facebook so they could talk about sports, and he could share his expertise with her. He gave her his name and Facebook link, described his profile page, and included a picture of himself. Wow! That was a friendly call. Nataly asked if there was anything else she could help him with ... and ... chose to end the conversation.

All in a day's work at BBB.

I got a call from a company in Las Vegas, guaranteeing me a "BIG PRIZE," so I sent them \$500 by FedEx. I got my prize ... it was 250 refrigerator magnets!

Pam is **BBB's Senior ScamGuard Program** contact. She speaks to dozens of seniors weekly, sharing advice on how to avoid fraud and how to become more aware of dangers in the marketplace.

Pam was speaking at a local Senior Center when a friendly lady asked her ... "How is it that YOU get so many scams? Why do YOU attract them all the time? What are YOU doing wrong? What is it about YOU that pulls the bad guys toward you?"

Pam explained the information about the fraudulent schemes she shares is a cumulative report on ALL the calls we receive at BBB and on the Scam Tracker web site. **Pam does not actually get every one of the scams herself!** "Thank goodness!" said the senior. She was relieved for Pam. So are we!

BBB Scam Tracker is a FREE TOOL anyone can use to report suspected scams. The reports we receive help Pam warn others so they can avoid similar cons. Since January, Pam has spoken to over fifty groups, with over 1,000 seniors participating!

Visit the award-winning Scam Tracker at www.bbb.org/scamtracker.



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	265323
2	General Contractor & Construction Services	94886
3	Home Improvement & Remodeling	52938
4	Landscape Contractors, Tree & Lawn	51645
5	Auto Repair, Paint, Service & Parts	49689
6	Gold Buyers, Precious Metals & Jewelry	38586
7	Heating and Air Conditioning	37379
8	Concrete Contractors & Paving	27994
9	Plumbing & Drain Services	26205
10	New & Used Car Dealers	24049
11	Boutiques & Salons	21938
12	Doors & Windows	21105
13	Painting Contractors	20489
14	Home Builders & Inspections	19074
15	Handyman	17296
16	Electricians & Electrical Services	16908
17	Insurance Companies	14332
18	Lawyers & Legal Services	11515
19	Excavating Contractors & Equipment	11384
20	Collection Agencies	10214
21	Pool Contractors & Supplies	8113
22	Mason Contractors, Brick & Stone	6945
23	Restaurants & Equipment	6485
24	Fence Contractors	6204
25	Dentists	5401

IMPORTANT STATS

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

August 1, 2024 – July 31, 2025
24 Counties in Our Service Area

Consumer Lines: Phone Calls to Your Local BBB — 9290 calls

BBB Business Profile Views:
1,437,823 Views

Request a Quotes:
12,072 Customers



PRESIDENT'S MESSAGE

One of the things I like most about our BBB Torch News member newsletter is the unique cover art our graphic designer, Tori, creates for each issue. You may have noticed this month's cover is a little less, shall we say, artistic. So what's up?

That giant QR code on the front cover? It's not a printing mistake, and it's not a secret link to pizza discounts (sorry). It's our **2025 BBB Member Survey**, and it's the most important thing you can give us this year—besides your trust.

We've had some responses already, and I'm grateful to those who've taken the time. But our overall response rate is still below what's needed for statistically valid results. Without enough participation, the data we gather risks being skewed

toward only the most vocal members, and that means we could be missing important perspectives—possibly yours.

Here's why that matters. The BBB exists for—and because of—our members. The programs we offer, the resources we create, the community outreach we do—these should be shaped by what you value most. If we don't know your priorities, your pain points, or your ideas, we're left making decisions based on assumptions. And assumptions, while convenient, often point us in the wrong direction.

Member engagement isn't about attending every meeting or reading every newsletter cover-to-cover (although we love when you do). It's about having an open line of communication so that we can serve you better. This survey is one of the most effective ways for you to influence the direction of your BBB—directly, quickly, and with measurable impact.

Your input helps us answer important

questions:

- Are our current benefits hitting the mark?
- What new services would you actually use?
- How do you want us to advocate for you in the marketplace?
- What would make your membership experience not just good, but great?

The survey is (fairly) short. Maybe 8-10 minutes. It's multiple choice with just a couple of open-ended questions for you to share specifics. Most members complete it in less time than it takes to get your morning coffee at the drive through.

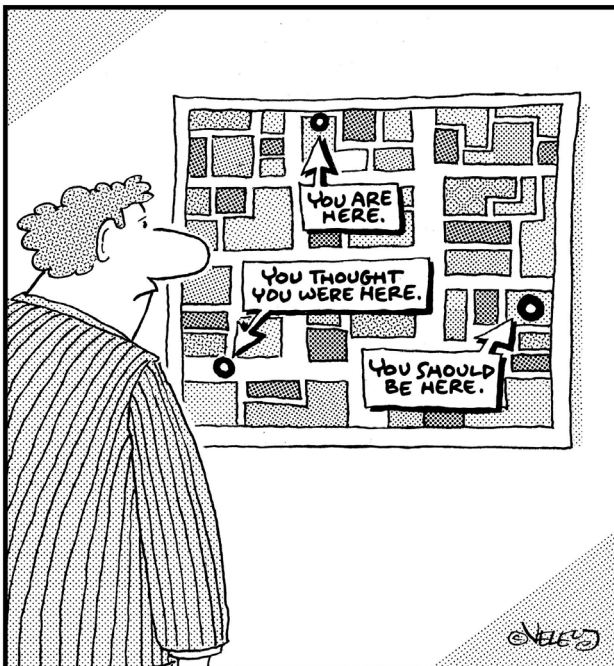
We'll be compiling results this fall and reporting back on what we learn—and how we'll act on it. But to ensure the results truly reflect all our members, we need your voice included.

So, grab your phone, open your camera, point it at that cover QR code, and tap the link that pops up. Those five (or so) minutes you spend today could help shape the next three years of your BBB experience.

We can't do this without you.



- 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 July & August, we closed unresolved or unanswered complaints against the following businesses, potentially affecting their BBB® rating.


All Night	MI	WASHTENAW	D+	GM Whetsel Transport	OH	WOOD	C+
Bell Estates Apartments	MI	MONROE	C+	Grand Rapids Family Dental	OH	WOOD	B-
Bella Boutique	MI	MONROE	C+	Iams Company	OH	PUTNAM	A-
Greg Elliott - State Farm Insurance Agent	MI	LENAAWEE	C+	IHOP Restaurant #5456	OH	LUCAS	C+
Malibu Tan	MI	HILLSDALE	D-	Jeremy's Tree Service LLC	OH	ALLEN	NR
Morgan Exterior Services, LLC	MI	LENAAWEE	D+	Jersey Mike's	OH	DEFIANCE	D+
Wiseley Law Firm	MI	HILLSDALE	C-	Kalahari Resort	OH	ERIE	C-
ALJCK	OH	WOOD	F	Lima Floor Covering Center	OH	ALLEN	B-
Allen Hughes Septic Tank Service	OH	ALLEN	C+	Matheson Tri-Gas, Inc.	OH	LUCAS	B-
B&B General Contracting LLP	OH	ALLEN	C+	McCandless Contracting	OH	DEFIANCE	C-
Bambino's Pizza & Subs	OH	LUCAS	D+	Mr. Appliance of West Central Ohio	OH	ALLEN	F
Baymont Inn & Suites	OH	WOOD	B-	National Association of Sports Marketing Consultants, LLC	OH	LUCAS	NR
Bob's Home Service Company Heating and Air Conditioning	OH	WOOD	B-	OVISCO Corporation	OH	MERCER	C+
Boo Bear Auto L.L.C.	OH	HARDIN	D	Perrysburg Fiberglass Pools	OH	WOOD	D+
Bryan Inn	OH	WILLIAMS	B-	PODS, Inc.	OH	LUCAS	B-
Car Medic Care, LLC	OH	LUCAS	C	Posterun	OH	SENECA	F
Celestial Crystal Creations	OH	MERCER	C+	Pride Cleaners	OH	LUCAS	B-
City View Event Center, LLC	OH	LUCAS	C+	Promedica Senior Care	OH	LUCAS	A-
Comfort Inn Norwalk - Sandusky	OH	HURON	D+	Quality Inn	OH	WOOD	F
Comfort Suites	OH	WOOD	F	Quality Inn	OH	WYANDOT	F
Cool & Clean LLC Swimming Pool Service	OH	LUCAS	C+	Raising Cane's Headquarters	OH	LUCAS	D+
Culligan Water Conditioning	OH	ALLEN	B-	Rally's - Woodville Road	OH	LUCAS	F
Cumberland Pathology Associate	OH	LUCAS	D+	Richard Medical Academy	OH	LUCAS	F
D.L. Smith Concrete, LLC	OH	HURON	A-	Riverbend Contractors	OH	WOOD	F
Dawn's Cox Loyal Sentinel	OH	WOOD	D+	SameDay Signs	OH	SENECA	C
Days Inn by Wyndham - Fremont	OH	SANDUSKY	F	Shuffelton, Julie E - CPA	OH	SHELBY	C+
Days Inn by Wyndham - Sandusky/ Cedar Point	OH	ERIE	D	Simply Susan's	OH	SENECA	D+
Dentist in Perrysburg LLC	OH	WOOD	C-	Sky Zone	OH	LUCAS	C+
Dick's Auto Salvage	OH	HANCOCK	C+	SNS Absolute Roofing, LLC	OH	LUCAS	B-
Domino's Pizza	OH	WOOD	D+	Southside Self Storage	OH	LUCAS	B-
ErieSide Roofing and Siding	OH	SENECA	B-	Stratton Electronics-Repair Service & Sales	OH	ALLEN	D+
EverythingFiskars.com	OH	ERIE	C+	Take 5 Oil Change	OH	LUCAS	F
Forevermore Bridal	OH	LUCAS	F	The Larchmont Estates	OH	LUCAS	F
Freedom Plasma	OH	LUCAS	C	Thuman's Home Improvement & Services	OH	AUGLAIZE	D+
				TYP Mechanical Services, LLC	OH	LUCAS	C-
				Upward Painting LLC	OH	LUCAS	F
				Wolf Inn, LLC	OH	ERIE	C


BBB Launches AskGive: Its AI-Powered Giving Advisor

BBB's Charity Evaluator, the **Wise Giving Alliance**, announces the launch of **AskGive**, a groundbreaking generative AI tool that provides donors with trusted information about charities and giving ... in real-time.



The launch comes at a crucial time when charities are facing low donor trust and the decline of giving. The tool provides immediate access to verified information all in one place.


Users can ask specific questions about charities and receive guidance tailored to their interests and concerns. Through an intuitive interface, the tool delivers instant answers to donor questions, with giving tips, detailed charity reports, and each organization's BBB Accreditation status.





Get trusted answers about charities, supporting causes and giving wisely.






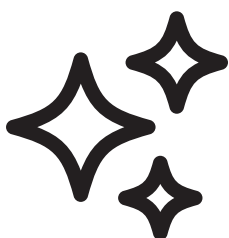
Wondering which charities to trust or how to avoid donation scams? Ask away! My answers draw from Give.org's evaluative charity reports, podcasts, videos, and blogs.

Try asking questions like these:
"What does XYZ charity do? Are they trustworthy?" "How can I support disaster relief efforts responsibly?" "How do I get off a charity mailing list?"

Type Your Question Here

Ask me a question!...





AskGive

Donors can begin using AskGive immediately by visiting Give.org/AskGive

All reports are available free of charge.



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

**NEW BBB®
ACCREDITED
BUSINESSES**
JULY & AUGUST 2025

OHIO

ALLEN

Bet A Therm, LLC
JT's Auto Service
Rumpke Waste & Recycling

AUGLAIZE

Longworth General Services

CRAWFORD

J & J Excavation Services
Straight-Line Contracting
Trinco Auto Repair

DEFIANCE

Just & Guarantee Trucking, LLC
Ratliff Plumbing & HVAC LLC
Rising Tide Aquatics +
Starlight Media

ERIE

Erie Waste LLC
Riverbend Massotherapy

FULTON

Chase Freight Systems, Inc.

HANCOCK

Cardinal Driving School, LLC
Reinhart Quality Services LLC
Rumpke Waste & Recycling

HURON

Cummings Diesel N Auto
Firelands Trailer
J.L.I. Builders and Construction,
LLC
MR Heating & Cooling

LUCAS

Ang333lic Glass
Atlantic Roofing & Remodeling, LLC
Auntie Jan's Learning Center, LLC
Bruno's Lawn Co.
Carter Engraving LLC
Crown Exteriors, LLC
Envy DeeZ Kikz, LLC
Gonzalez Entertainment LLC
Hoen Construction LLC
Jason's Quality Roofing LLC

Justified Tax & Services LLC
KC Fleitz Masonry LLC
Lanitas Painting
Leaders Consulting Enterprises LLC
Lightning Fast Recovery, LLC
Midtech Solutions LLC
Ohio Fire Claims
Prime Parcel Real Estate, LLC
Reality Marketing and Design
ReCellOne
Restore 419
SAW Concrete
Simplee Cleaning LLC
The Countertop Shop
Way 2 Go Moving, Inc.

MERCER

Coverall Tree Service
Hirschfeld Construction LLC

OTTAWA

Coastal Kitchen & Bath
JMS Electrical LLC
Lake Home Electric LLC
M.A.M.S. Construction Services
LLC

PUTNAM

Allen Mortuary Services LLC

SANDUSKY

Adventure Play LLC
Rumpke Waste & Recycling

SENECA

Access Wellness
Chappy & Sons LLC
Daniel Carpentry
H & H Environmental, LLC
Hunnydew Renovations
Miller Remodeling LLC
Seneca Starvue

VAN WERT

L.M.V. Canopies & Construction

WILLIAMS

Rocky Roofing, LLC

WOOD

D&M Contracting

JAC Painting, LLC
K-Z Painting LLC
Lifetime Green Coatings
Northwood Fleamarket

WYANDOT

HIS Plus
Orians Metal Roofing & Construction
Saving Grace Tree and Outdoor Services
LLC

MICHIGAN

LENAWEE

Milks Tree Service Inc
Newscape Forestry LLC

MONROE

Bailey Painting USA
Bliss Nursery
Custom Lawn Solutions, LLC
Doggie Play Zone Inc.
Five Star Construction
Frenchtown Cheers
Industrial Inspection Company
JJ's Construction LLC
S&M Premier Stump Removal LLC

WASHTENAW

Dungrove Tree Service
Orange Roofing



Introducing Sheakley Drive

The future of driver compliance is here.

We're proud to introduce Sheakley Drive – a comprehensive transportation compliance solution featuring an enhanced driver qualification file platform with faster onboarding and proactive compliance tracking.

- Real-Time Dashboard – Instant insights into driver file status and compliance health.
- Automated Driver Notices – View out of compliance drivers, automatically send compliance notices, and get the info you need by text or email.
- Make Document Updates Simple – Automated texts to your drivers for upcoming expirations and required documentation.
- Less Admin, More Focus – We handle the details so your team can focus on operations.
- Audit-Ready, Always – Automated tools and real-time updates keep your files inspection-ready.

*Scan the QR code to
schedule a demo.*



Sheakley Expands Services with FMLA Leave Management

As our trusted partner for workers' compensation, Sheakley is proud to now offer FMLA Leave Management Services, because managing employee leave shouldn't be complicated or cumbersome.

Their solution is designed to take the guesswork and administrative burden off your plate, helping your team stay compliant and focused.

How Sheakley can help:

- Full FMLA Compliance & Administration
- Eligibility Determination & Certification Management
- Leave Tracking & Reporting
- Employee & Employer Communication
- Secure & Confidential Data Handling

Want to learn more?

Katie Mahon | 513-602-1160
katie.mahon@sheakley.com

ON THE CALENDAR

Top Audit Concerns - Department of Transportation

September 17 | 1:00pm-2:00pm

Accident Reporting / Incident Investigation Process

September 19 | 11:00am-12:00pm

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Substance Use Prevention & Recovery Program

Drug & Alcohol Initial Supervisor Training

October 14 | 9:00am-11:00am

Drug & Alcohol Employee Education

October 14 | 1:00pm-2:00pm

Drug & Alcohol 1-hour Supervisor Training

October 14 | 2:15pm-3:15pm

.....

Vehicle Accident Investigations

October 15 | 10:00am-11:00am

Department of Transportation Supervisor Drug & Alcohol Compliance

October 23 | 1:00pm-3:00pm

Scan the QR code to register.





Proud Partners for over 30 years!

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

Over \$1B Accredited Business premium savings since 1992

Sheakley's workers' compensation program administration includes:

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

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

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

WHAT'S THE DIFFERENCE?

GROUP RATING

vs

GROUP RETRO

Enrollment Deadlines:

Private – November 23, 2025

Enrollment Deadlines:

Private – January 30, 2026



Maximum up-front discount of 53%



Total rebate may be greater than Rating discount



Discount reflected on premium statements at plan year start



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



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



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

DISCOVER YOUR TRUE WORKERS' COMP SAVINGS POTENTIAL!

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

Have questions or interested in learning more?

Please contact Sheakley's Mike Cicak at:

✉ mike.cicak@sheakley.com

☎ 513.618.1503



Bureau of Workers' Compensation

Temporary Authorization



Please return to:

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

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

From: Policy number
Entity
DBA
Address

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

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

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

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

This authorization does not include the authority to:

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

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

Telephone number		Fax number		Email address	
Print name	Title	Signature		Date	

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

Attention group rating prospects

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

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

BBB® ACCREDITED BUSINESS RENEWALS

JULY & AUGUST 2025

OHIO

ALLEN

4-K Tire Inc.
Allen County Fabrication of Ohio
American Servicers
Barns Unlimited, Inc.
Ben's Construction, Inc.
Blass Residential Services LLC
Brenneman Excavating, Inc.
C & G Mortgage
Cowan Realtors
CSS Publishing Co., Inc.
Family Hardware LLC
Fat Jack's Pizza II, Inc.

Fawcett Collecting Company
German Mutual Insurance Co. of
Delphos, Ohio
J & D Snyder Excavating LLC
Johnson Roofing & Restoration, LLC
K & D Masonry LLC
Kerns Fireplace & Spa
Kesner Insurance Agency Inc.
KeyBridge Medical Revenue Care
Lima Millwork, Inc.
Madison's Cleaning Service LLC
Omega Mechanical Design, Inc.
OneMain Financial
Proforma Add-A-Line
Red Wing Shoe Store

RenovaTed Home Improvement & Design
Rhino Concrete Coatings LLC
Rumpke Waste & Recycling
Schaefer Auto Detailing LLC
Security Unlimited Professionals
Sheets Holdings LLC
Sielschott, Walsh, Keifer, Regula & Sherer CPA's
Sparta Electric Inc.
Spears Lawn Care LLC
Superior Wholesale Distributors
T & E Landscaping
T J's Pizza
T&H Towing & Recovery
The O'Connor McLaughlin Co.
Tree Tech of Ohio LLC
Tri-Star Builders
Trophy Center
Utility Supply and Construction Company
Vision 1 Investments LLC
Whiskers & Wizards
Williams Insurance L.L.C.
Wise Hearing Solutions

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.

AUGLAIZE

AAA Plus Construction
Advantage Fence & Deck
Auglaize Dental Associates LLC
Bivention Solar
Consolidated Appraisal Services Company
Dude's Rod Shop LLC
Dulebohn Dog Training, LLC
Endodontic Associates of NWO
Fetters Auto & Cycle Repair, LLC
Greve Service Center
Harrod Nagel Electric Inc.
Jason E. This Law Office
Jayne Properties, Design and Consultation
Macky's Health Food Market
Mason Ridge Construction LLC
McGowan Door & Window LLC
Mile Creek Animal Hospital LLC
Miller Auto, Inc.
Miller Bros Tire Service Inc
Napier Construction
Neuman's Welding LLC
Niemeyer Handyman Service LLC
Peak Quality Exteriors LLC
Quality Plumbing Heating & AC
Rasneor & Rhoads Construction Company
Rinehart Acres LLC
Schaub Excavating Inc.
Shane's Seal-Coating
St. Marys Medical Group Inc.

BBB® ACCREDITED BUSINESS RENEWALS

JULY & AUGUST 2025

St. Marys Trucking Co., Inc.
T & P Auto Body Repair and Paint
Center

CRAWFORD

A & E Fire and Safety Services, LLC
Bucyrus Area Chamber of
Commerce, Inc.
Carrier Retirement Group
Cosam Contracting, Inc.
FC Bank
Kinn Brothers Plumbing, Heating &
Air Conditioning, Inc.
Lawnsapes Landscaping
Shorts Specialty Construction LLC
Wink's Lock & Safe

DEFIANCE

Alliance Tax Services
Alvarado Lawn & Landscape LLC
Barth Builders & Supply Inc.
Boyd Canvas & Fabrication
Brunswick Eye and Contact Lens
Center
Defiance Area Chamber of
Commerce
Eclectic Wallflower Boutique LLC
Lawn & Order Special Mowing Unit
Pampered Paws Salon LLC
ProMedica Defiance Regional
Hospital
Schaffer Funeral Home
Skiver Excavating LLC
United Heating & Air Conditioning

ERIE

All Phase Power & Lighting, Inc.
Allied Exterminators, Inc.
Ally Builders
Brady Signs
Crider Quality Jewelers LLC
Edison Information Technologies
Erie Furniture Outlet Store & More
Firelands Electric, Inc.
Five Fourteen Pizza & Treats
Fresch Electric, Inc.
Frosty's Property Solutions LLC
G. Edward Wikel, Inc.
Gardner Insurance Agency, Inc.
Great Lakes Insulators Inc.
Horvath Roofing, Inc.
Hula Construction
Lagoon Deer Park
Laws Electric LLC
Lehky Marine
M&W Auto Solutions LLC
Mitchell Construction and
Restoration
OneMain Financial

Pipe Creek Wharf
Raymond J. Schaefer, Inc.
RB's Services
S&G Detailing, LLC
Snyder Collision
The Glass Guys LLC.
Wegner Shrinkwrapping, LLC

FULTON

Anderson Tax & Accounting LLC
Armstrong's Lawn and Landscape
Auto Images, LLC
D & W Collision, Inc.
Glen Garbers Sawmill
Greystone Australian Labradoodles
Living Waters Pool Service
Marco's Pizza - Swanton
Northwest Tree Service, LLC
OneMain Financial
Sew Beyond Blessed
Shafer's Truck & RV Sales LLC
Starkweather & Sons Roofing &
Siding
Tadmore Transportation LLC
Tekin Integrated Systems, Inc.
Terry Henricks Chrysler-Dodge-Jeep-
Ram
Terry Henricks Ford
Wyse Electric Motor Repair, LLC

HANCOCK

A-1 Auto Center
Advanced Super Sweeping LLC
Advanced Tree Health LTD
AE & E Tree Services, LLC
Autobahn Garage, Inc.
Automated Generator Systems, LLC
Brad's Body Shop
Brown Renovating LLC
Caliber One Residential Services
Campbell Mechanical Services, Inc.
Classy Concrete Coatings
Davis & Newcomer Elevator Co.
Details Auto Spa
Diamond Concrete Co. LLC
DNC Hydraulics, LLC
Drive Time Driving Instruction LLC
Enviro Mechanical Services LLC
ESS Delivery Services, Inc.
Fields Automotive Service
Findlay Inn & Conference Center
Findlay Pallet, Inc.
Findlay Quality Collision LLC
Findlay Truck & RV Sales
Findlay-Hancock County Chamber of
Commerce
Garlock Bros. Construction, Inc.
Great Lakes Toyota-Subaru
Hartman Diesel Performance

Hindall Bookkeeping Services
Jeffrey's Antique Gallery
JK-Co., LLC
Joliff Cleaning Solutions
Kramer Excavating & Drainage LLC
L&D Masonry
Lunn Drywall
Major Custom Lawns LLC
Mangum & Sons Building - Remodeling
& Water Damage Restoration, LLC
Marvin Motors LLC
Mason Well Drilling
Miracle-Ear Hearing Aid Center
Muffler Brothers of Findlay
MVP Builders, LLC
Nagy Equipment Sales
New Adventure Computer
Northwest Ohio Protections
Northwestern Masonry Service Co.
NursesRus LLC
One Energy Enterprises Inc
OneMain Financial
Pete's Auto Service
Pleasant View Lawn & Landscaping
Primerica Financial Services aka Michael
Gephart
Select Sealcoating
Sure Seal Concrete Protection & Epoxy
Coating
The Ornament Shop, Inc.
Vaughan Contracting LLC
Wingate Body Shop Inc.

HARDIN

Hardin County Chamber & Business
Alliance
Jakob's Electric, LLC
Ohio Property Group LLC
Quest Federal Credit Union
Top Choice Asphalt and Concrete Co.

HENRY

Audiology Clinic of Northwest Ohio
Black Swamp Epoxy Floors LLC
Black Swamp Extermination, LLC
Black Swamp Labradors LLC
Henry County Chamber of Commerce
Kerr Remodeling
Kurtz Ace Hardware
Miller Construction, Ltd.
Professional Tax & Bookkeeping Service
Redmark Equipment Services LLC
Shady Brook Acres Hitching Post
World Class Collision

HURON

A.J. Riley, Inc.
Bill Patrick Builder, LLC
Bungard/Mack Insurance Agency

BBB® ACCREDITED BUSINESS RENEWALS

JULY & AUGUST 2025

C & C Service of Norwalk, LLC
CW Electric, LLC
DRT Carpet Cleaning
E-Quality Concrete Co. LLC
Gutter Solutions
ICR Pressure Washing LLC
ITx Companies
Jake's Radiator Inc.
Leaders Industrial Surfaces, LLC
Mark Haynes Construction Inc
MC Custom Concrete
New London Foundry, Inc.
Northern State Roofing
Norwalk Fabric and Design Store
RSF Inc.
Sexton's Landscaping
Townline Roofing LLC
White's Automotive Services, LLC
Workman Cousins & Company LLC

LUCAS

360 Painting of Toledo
419rentals.com
A Village Learning Center
A. E. Electric Inc.
A.C.E.S. Services, LLC
A+ Self Storage
A-1 Construction
AB Perfectionist Painting LLC
Abbott Tool, Inc.
ABCO Services, Inc.
Able Master Sewer Co., LLC
Accel Fire Systems
Advanced Incentives, Inc.
AEBL Powerwashing LLC
Aide For You, LLC
Alan Miller Jewelers
Allstate Insurance - J. Mark Atkins
Agency
Amazon Roofing
American Metal Cleaning, Inc.
American Property Preservation
America's Retirement Headquarters
Anders Dermatology, Inc.
Andy's Excavating & Sewer, LLC
Aqualawn, LLC
Aria Banquet Hall LLC
Asman Masonry
Bankers Life Securities, Inc
Bat & Glove Professional Carpet
Cleaning
Bay Area Bounce Rentals LLC
Bayshore Roofing & Remodeling
Best Auto Glass Mobile Consulting
Co.
Black Oak Building Company
Blended FP LLC
Bob's Express Carpet & Flooring LLC
Bolt Express, LLC

Brondes Ford Toledo
Builder's Steel Service, Inc.
Cake Arts Supplies
Call Larry
Carol's Tax Service
Central Kennels
Champion Credit Union, Inc.
Children's Discovery Center, Inc.
Children's Surgical Services of NW
Ohio
Clarity Pool Service, LLC
Clark, King & Associates
Clearview Tinting LLC
Coger/Shambarger Architect, Inc.
Comfort Line Ltd
Competitive Hauling, Inc.
Computer Programming Unlimited
Cox's Tree and Lawn Care, LLC
CP Flooring, LLC
Creative Products, Inc.
D2 Dodson Construction Toledo
Danberry Realtors
Dane's Garage, LLC
DAServices, LLC
Dave Petersheim Construction
David R. Webb Builder, Inc.
DC Home Renovations LLC
Dewey's Home Remodeling &
Improvements
Duncan Metal Spinning Co.
Dutch Maids
Edge Automotive LLC
Electrical Body, Inc.
Elite 5 Star Security Services
Elite Paint Pros, LLC
Embassy Heating & Air Conditioning
Envirosafe Services Of Ohio, Inc.
Exciting Windows! Couture by Karen
Executive Talent Management
Consulting
Express Fingerprinting and Insurance
Services
Extreme Home Improvement and
Repair
Fantasy Custom Golf Carts, LLC
Fed Up Concrete LLC
Felzer, Urban & Sievert Monument
Works
First Choice Auto Finance LLC
Focaccia's Market
Foundation Steel LLC
Fox Relocation Service
Franklin Park Vision
Free Flow Gutters
Friends Auto Sales
Furniture Palace
G. Scott Louderback D.D.S
Garcia Surveyors, Inc.
GBQ Partners LLC

Gilbert Motorsports, LLC
Glass City Movers, LLC
Graduate Roofing Company, LLC
Great Lakes Home Remodeling
Gregg's Specialty Services, Inc.
Hafner Florist
Handy Hubby
Handyman Services By Mike Kromer
Heartland Hospice
Heather Downs Country Club
Hirzel Brothers Greenhouse
HM Express Diagnostics
Hoffman & Harpst Co., Inc.
Holmes Embroidery, LLC
Home Instead
Homtec Residential Inspections
Honest & Dependable Services
Hutchinson Drywall LLC
Hylite Painting
IC Powerwashing LLC
Imaginative Beginnings Early Learning
Center - Maumee
Insight Pest Solutions Toledo
Integrity Home Exteriors
J Bowen & Company
J. C. Andrus & Associates, Inc.
Jackson Management & Development
James E. Moline Builders Inc.
James Pharmacy, Inc.
Jeffrey Mann Fine Jewelers, Inc.
Jeff's Collision of Toledo, LLC
Jensen's Renovations LLC
Jet Stream Mobile Powerwash
Johnson Roofing & Restoration
K Kern Painting, LLC
K&K Washing LLC
Kanag Tailors & Formal Wear
Keel Building and Electrical Services
King Agency
Kish Ambulance
Koester's Sealcoating
Lake Chem-Dry Carpet Cleaning
Lake Erie Tree Service, LLC
Law Office of Jeremy Levy LLC
Legacy Home Repair LLC
Lesinski's Lawn Care & Snow Removal
Lewis Animal Hospital
Liberty Mutual
Light Touch Dental Care, Inc.
Little Miracles Montessori School
Lock-It-Up Self Storage
Lynch Custom Interior LLC
M & C Auto Sales
M&B Remodeling
Macek Custom Builders
Macino Financial Services
Maid For You LLC
Mail Works II
Major League Motors, LLC

BBB® ACCREDITED BUSINESS RENEWALS

JULY & AUGUST 2025

Manchester Roofing, Inc.
Manpower Inc. of Toledo
Marco's Pizza
Marco's Pizza - Maumee
Marco's Pizza - Oregon
Marco's Pizza - Waterville
Marc's Carpet Installations LLC
Mark Feldstein & Associates Inc.
Martin's Pro Wash LLC
Maumee Bay Lawn Care
Max Dorfmeister & Co., LLP
Midwest Security Products, Inc.
Mike's Custom Shower Glass LLC
Mira+Kolena, Ltd.
Miracle-Ear Hearing Aid Center
Mitch's Welding & Hitches, Inc.
Modern Mobile Home Parts & Access.
Monarch Comics LLC
Morris Concrete L.L.C.
Munn Wealth Management
Newcomer Funeral Home & Cremation Services
Next Level Construction Services
Nil Gallagher, Inc.
No Nonsense Construction LLC
Oak Park Landscape & Water Garden Center
O'Brien Concrete Construction
OFat's AutoSpa LLC
Ohlinger Concrete Co., Inc.
OneMain Financial
Oregon Family Dentistry
Ottawa Tavern
ParkSmart
Parkway Surgery Center, Ltd.
Pawlaczyk's Ever-Green Landscape Co.
Peacock Plumbing LLC
Perf-A-Lawn of Toledo, Inc.
Pipe Doctor Plumbing, Heating, Sewer and Gas
PM & Sons Property Solutions
Poseidon's Mermaid Cleaning Services
Pratt Hearing Aids
Precision Roofing LLC
Pride Painting & More, Inc.
Pride Truck Sales L.P.
Pro Edge Lawn Care Limited LLC
Pro-Bilt Home Improvement
Professional Cut Carpentry LLC
ProMedica
Provo Construction Company, LLC
Purdue Law Offices, LLC
Pure Cleaning, LLC
Quinn Concrete Construction
R & L Plumbing Services, LLC

R. S. Collision
Radon Environmental Services of Toledo
Rahe & Company CPA, LLC
Randy's Auto Service LLC
Re/Max Preferred Associates
Recycle IT USA
Red Eye Pie and Frozen Fantasy's
Relax and Enjoy Therapy LLC
Riley's Carpet & Flooring/Cleaning
RKS Business Services, LLC
Roca Fuerte Concrete LLC
Salgau Roofing, Inc.
Schneider Landscaping - Garden Center

Security First Home Inspections
Select Tool & Production
Sena's Quality Adult Care, LLC
ServPro of Bowling Green West Lucas County
Shamy Heating & Air Conditioning, Inc.
SHIR Property Management
Skyline Party Rentals
So Sweet Pastries, LLC
Solid Roots Renovation LLC
Spa Pro
Special T's Packaging LLC
Springtime Manufacturing Co.
Stanley's Market, LLC
Steve Shaw Electric Inc.

Unmatched Flexibility and Savings



INTRODUCING

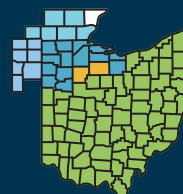
BBB Benefit Plan powered by FrontPath and Health In Tech

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.



Service Area Definition

- FrontPath Service Area - Ohio
- FrontPath Service Area - Indiana
- FrontPath Service Area - Michigan
- Ohio Health Choice Service Area - Ohio
- Northwest Ohio Health Partnership Service Area - Ohio

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

Protect your business from scams and fraud

Safeguard your time, reputation, and bottom line.

Small businesses are essential to strong communities. But scammers know that limited time and lean teams make them vulnerable. Nearly half of all cyber breaches hit businesses with fewer than 1,000 employees (Verizon Data Breach Investigations Report).

**Your best defense?
Awareness, preparation — and action.**



Common scams targeting small businesses

Fake invoices/ supplier bills

Bills for goods/services the business never ordered.

Phishing/ social engineering

Phone calls, emails, or other communication channels are used to gather personal information, often by impersonating individuals or organizations.

Business email compromise scams

Scammers persuade employees to transfer payment to another bank account. These can be perpetrated via email, text, phone calls, or other communications.

Bank/credit card company imposters

Scammers persuade their targets to share credit card or banking information.

Government imposters

Fake calls or emails claiming license, tax, or compliance issues.

Tech support scams

Fraudsters claim urgent tech issues to access systems.

Directory listing & advertising scams

Paying for ads or listings that don't exist.

Red flags to watch out for:

- **Unsolicited contacts** demanding urgent payment or sensitive information.
- **Requests for payment** via wire transfer, prepaid gift cards, or overpayment by check.
- **Too-good-to-be-true offers** or surprise awards.
- **Urgent deadlines** creating pressure to act quickly.
- **Threats** of penalties, fines, or legal action for non-compliance.
- **Requests for sensitive** business or financial information.



Tips for protecting your business:

- **Train your team.** Regularly update your staff on common fraud tactics and internet safety.
- **Confirm the identity of anyone who calls or emails requesting money or authorizing the transfer or expenditure of money.** Remember, scammers create official-looking seals and logos, spoof phone numbers, emails, and URLs, and even impersonate your leadership team.
- **Verify invoices and payments to ensure they are authentic.** Create clear procedures for approving invoices and limit the number of people who are authorized to place orders or pay invoices.
- **Back up files and update software.**
- **Don't click on suspicious links ANYWHERE or open attachments.**
- **Only work with verified lenders.**
- **Stay informed.** Regularly check official government websites and reputable business associations for updates on actual requirements and known scams.
- **Use official sources.** For any government filings or renewals, always use the official government websites or offices directly.
- **Reevaluate your cybersecurity measures and email authentication protocols:**
 - ☒ Flag messages from unknown senders for your security team.
 - ☒ Use robust firewalls.
 - ☒ Update antivirus software.
 - ☒ Use multi-factor or two-factor authentication.
 - ☒ Secure files, passwords, and financial information.



What to do if your business experiences a scam

- 1 **Contact your bank immediately** if you shared financial information or made a payment.
- 2 **Report the scam to BBB Scam Tracker SM** (all reports are shared with the Federal Trade Commission). Your business name and personal information will not be published.
- 3 **File a report** with your local police department and your state's Attorney General's office.
- 4 **Inform industry associations and nearby businesses** to help make others aware of the scam.
- 5 **Check the BBB Scam Survival Toolkit** for guidance on important next steps.

Stranahan Theater and Great Hall
Structured Wealth Management Inc.
Stylish Home Furniture
Sujkowski Funeral Home,
Northpointe
Sunforest Building Co., Ltd.
Sunrise Cremations and Funerals
Super Fitness
Superior Packaging of Toledo
Superior Uniform Sales, Inc.
Sylvania Business Services
Sylvania Children's Center
Sylvania Family Practice
Sylvania Mower Center
Tessera Associates
TFL Roofing LLC
The Copper Kettle Antiques &
Collectibles
The Keystone Press, Inc.
The Original Pancake House
The Primary Care Network
The Toledo Hospital
Titgemeier's Feed & Garden Store
TJRS, LLC
Todd Alspaugh & Associates Inc.
Toledo Auto Group LLC
Toledo Children's Hospital
Toledo Chiropractic, LLC
Toledo Lease Purchase, LLC
Toledo Metro Federal Credit Union
Toledo Mud Hens Baseball Club, Inc.
Toledo New-Bath and Kitchen
Tolson Enterprises Inc.
Tomlin Toledo Company
Top Roofing LLC
Total Quality Construction, Ltd
Touching Hearts, Changing Lives
Trade Wind Builders LLC
Trademark Painting Ltd.
Trilby Animal Hospital
True Masonry LLC
True Rest Toledo
TST Appearance Center LLC
U-N-C Trucking, LLC
United Roadside & Towing Service
Valle Homes of Northwest Ohio, Inc.
Viking Remodeling LLC
Vin Devers Autohaus of Sylvania
Vintage Automotive Repair LLC
Walker Funeral Home
Walt's Auto World, Inc.
Warnke Enterprises, LLC
Warren Street Garage, LLC
West Side Montessori
Westmeyer Dental, Inc.
Woodside Construction LLC
WorldBridge Partners Toledo, Inc.
Zaragoza Construction LLC
Zetnoj's Introduction to Firearms

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.



Z-One Auto Appearance Super Store

MERCER

B & F Rental Limited
Benanzer Nursery Inc.
Bird's Tree Care
Cavalier Transportation Inc.
Chickasaw Garage Inc.
Clearwater Systems, Inc.
Consolidated Hunter Heating & Plumbing
Electrical Solutions
Excel Machine & Tool, Inc.
KB Plumbing, Heating, & Cooling
Kerns Fireplace & Spa

Klenke's Trash Service

Lunar Lagoons
Pivot LLC
Pla-Mor Lanes
Schuck Metal Fabrication & Design
Stachler Concrete Inc.
Stewy's Lawncare, LLC
Taylor Painting & Striping LLC
Visionary Partners, LTD
Wenning Concrete Pumping LLC
Wise Hearing Solutions

MORROW

Earthworm Construction, LLC

BBB® ACCREDITED BUSINESS RENEWALS

JULY & AUGUST 2025

OTTAWA

A. T. Emmett, LLC
Accountable Pavement Maintenance
Aqua Blast Pressure Washing
Bear Essentials Concrete and
Masonry
Coe Vanna Charters
Dean Huston General Contractor
Delving Pest Control
Easter's Plumbing LLC
HG Landscaping
Innovative Excavating, LLC
Kenley Masonry, LLC
LEJ Restoration
Magee East Marina and
Campground
Masonry Construction Co., Inc.
Mike's Taxidermy & North Coast
Gallery Classics
Mirror Image Detailing
Oak Harbor Area Chamber of
Commerce
Rooster Wrench, LLC
Rumball Refrigeration & Heating
Samsen Furniture & Mattress
Sorgen Refrigeration Service
Superior Service Lawn Care
Tank's Meats, Inc.
Tiger Material Handling
Toledo Precision Machining LLC
Transmissions Unlimited
Tri Coast Title, LLC
Tri County Appraisal, LLC

PAULDING

All Better Roofing & Siding
Maid to Achieve Cleaning Services
Michael M. Mott, D.D.S., LTD

PUTNAM

Beydoun Lube Express of Ottawa
Bob Meyer Builder Inc.
Bruskotter Financial Services, Inc.
E.S. Masonry, Inc.
Ellerbrock's Plumbing & Heating, Inc
Halker Drywall Inc.
Industrial Millwright Services, LLC
J & K Environmental Services
Jerwers CPA, LLC
JPS Oil and Propane Inc.
Just Go Dry
Kahle & Verhoff Construction LLC
Kahle Electric Inc.
Neidert Construction, LLC
Old Glory Excavating LLC
Premier Gold, Silver & Coin
Association
S & S Sanitation, Inc.
Weisenburger Builders, Inc.

RICHLAND

Adams Quality Heating & Cooling

SANDUSKY

419 Pest Control Services LLC
ABC Academy of Fremont, LLC
Automatic Fire Protection Systems
Buckeye Wildlife Solutions NW
Canine Bliss
D.J. Roofing & Improvements
Darr's Cleaning Inc.
Decker & Decker Construction
Duskin Home Renovation
El Aguila Bakery Inc.
Fetterman Remodeling &
Construction
Interior Wall & Ceiling
Norman Family Collision LLC
North Central Service, LLC
One Earth Pest Control LLC
Post Landscaping
Pottery Perfection LLC
RC Concrete
Rush Repairs & Recovery, LLC
Rush Sales And Leasing, LTD
TNT Graphics & Lettering
Triple J Towing LLC
Vantage Wrestling
Velocity Print Company LLC

SENECA

Anspach Electric, Inc.
Arnold Vending Co., Inc.
Baked By Bells LLC
Ballreich Foods, LLC
Big Woods Boarding Kennels
Clouse Electric, Inc.
D&S Tree and Stump Removal LLP
Eden Auto Care
Gibson Family Construction
Irving Equipment, LLC
J B & Sons Contracting
Johnson Concrete & Construction
K & L Construction Services LLC
Kenneth G. Myers, Construction Co.
Lucius Door Company, Inc.
Richard's Carpet Outlet LLC
SCM Tile and Remodeling, LLC
Seneca Caverns LLC
Shorty's Auction & Liquidation
Services
Tiffin Auto Auction
Tiffin Deluxe Service, Inc.
Tony's Auto Repair
Zender Electric LLC

VAN WERT

Ayers Mechanical Group, LLC.

Buckeye Construction and Roofing
David Hobbs Construction LLC
Fortman's Crescent Laundry LLC
Rager Home Improvement, Inc.
Van Wert Area Chamber of Commerce

WILLIAMS

Bryan Ford Lincoln, Inc.
Fountain City Chiropractic &
Rehabilitation
Liberty Renovations, LLC
LT Construction & Snow Removal
Montpelier Area Chamber of Commerce
Radiant Wigs Boutique, LLC
Real Estate Advantage Team LLC
Reliable Metal Buildings LLC
Remodel Rewards LLC
Stand Firm LLC
Trilogy Wealth Advisors
U Design Cleaning LLC

WOOD

Adlers Transmission & Brake Shop
AES Scales, LLC
Back Road Reptiles and Exotics LLC
Ben Meyer Agency LLC
BG Airport Shuttle
Body & Sole, LLC
Bonita Bead Boutique, LLC
Bowling Green Chamber of Commerce
BroadWing Tattoo, LLC
Buckeye Irrigation LLC
Campbell Mechanical Services, Inc.
Carr's Cleaning & Restoration, LLC
Casey's Sales & Service
Cavalier Corral
CC&L Property Maintenance LLC
Children's Discovery Center, Inc.
Continental Real Estate Solutions
Cordrey Construction LLC
Daudelin Pool Services LLC
DC Motors
Design Graphics Group, Inc.
Dream Vacations
Elite Remodeling LLC
Enviro-Seal USA
Eric Palmer Trucking & Excavating LTD
Greenbriar, Inc.
Hansen's Tree & Crane Service LLC
Heavy Stream Pressure Washing
Hunt Pools & Service
Inspirations Early Learning Center
JB Construction
Jim Palmer Excavating Inc.
JMJ Bulldozing
JmJ Construction
King Construction Builders LLC
Kubacki Masonry LLC
Kwest Group LLC

BBB® ACCREDITED BUSINESS RENEWALS

JULY & AUGUST 2025

Licensed Specialty Products Inc.
Limes Computing
Locke's Locksmith
Macke Roofing & Home Remodeling
Madison Motorsports LLC
Marco's Pizza - Northwood
Mister Sparky Electric
Morgart's Appliance Repair LLC
Morse Painting LLC
North Branch Nursery, Inc.
Northwood Door
Obsessed Car Detailing Inc.
Ohio Wellness Spa
OneMain Financial
Oza Day Spa Limited
Pat & Son Towing & Recovery
Paul's Maintenance Services
Perrysburg Family Dentistry
Perrysburg Plumbing, Heating & Air Conditioning
Perrysburg Residential Sealcoating & Asphalt
Pinnacle Roofing LLC
Platinum Home Mortgage
Precision Monument, LLC
R & L Concrete LLC
Rapid Repair Appliance Service
Real Diehl Renovations
Reliance Roofing Systems LLC
Residential Rescue Renovations
Restore Hyper Wellness
Retro Detailing LLC
Rick's Affordable Heating & Cooling
Royal Deli Foods, Inc.
Schick Electric, LLC
Schwind Electric Company
Scott Smith Contracting
Smith Family Homes LLC
Stahl Electric LLC
Stoudinger's Handyman LLC
Sunrise Cremations and Funerals
T Davis Contractors, LLC
Tev Roofing LLC
The Nauti Details, LLC
Traffic Stop Uniform Supply
Trainco, Inc.
True Rest Perrysburg
Turf Tiger Lawn & Landscaping, LLC
United Home Comfort, Inc.
W. W. Williams Co.
Waterford Bank, N.A.
Western States Envelope Co., Inc.
Witzler-Shank-Walker Funeral Home
Wonderly Trucking & Excavating
World of Design Kitchen & Bath, LLC
Wright Tire & Auto, LLC
Zestful Pool and Spa

WYANDOT

Acuity Inspections LLC
Bomer's Exhaust & Auto Repair, LLC
Frey Health Services, LLC
John's Performance Shop
Pahl & Associates
Precision Concrete Cutting of Carey
Stover-Sparks Masonry, LLC.

MICHIGAN

HILLSDALE

Becker & Scrivens Concrete Products
CS Roofing Company
D & D Heating & Cooling
Precision Tree USA
Smith's Floral Boutique

LENAWEE

Adrian Monuments
Adrian Tecumseh Fence
Bell Ford Lincoln, Inc.
Christian Health Services Inc.
Citizens Gas Fuel Company
Classic Cabinets and Interiors
Freshcorn Building Company, LLC
Greg Bell Chevrolet-Cadillac-Inc.
Jenell Corporation
KeyBank
Level-One Pools
Life IV Weight Loss
Masson's Electric, Inc.
Masters Craft Remodeling LLC
On the Level Masonry Restoration
ProMedica Charles & Virginia
Hickman Hospital
Quality Roofing LLC
Sunshine PowerSports, Inc.
Trimark Construction, Inc.
Tri-State Heating & Cooling

MONROE

Able Sanitary Service, Inc.
Access & Alarm, Inc.
Advanced Plumbing of Monroe, LLC
Allen of Monroe
American Heating, Cooling & Refrigeration
ARK Electric LLC
Arrow Roofing Services, LLC
ASA Publishing Corporation
Bedford Coin & Jewelry, LLC
Black Ridge Builders, LTD.
Carrington Golf Club
CeCe's Cleaning Services
Chicks N Sticks Painting, LLC

D.W. Roofing and Construction LLC
Decker Homes
Design Surfaces
Finishers Unlimited of Monroe Inc.
Hawk Family Painting LLC
J & K Mechanical, Inc.
JM Custom Works LLC
K W Service Inc.
KAB Construction LLC
Kershaw, Vititoe & Jedinak, PLC
Knabusch Insurance Services Inc.
Longnecker Nursery
Marflo's Lawn Service
Masonry Repair and Restoration
MECA Developers, LLC
OneMain Financial
Paul's Automotive Service
Paul's Quality Collision
Pinkus Dermatopathology Laboratory
ProMedica Monroe Regional Hospital
Sieb Plumbing, Heating & Air Conditioning
Summerlyn Builders, LLC
Temperance Body Shop Inc.

WASHTENAW

Action Pavement Striping

WAYNE

Wallside Inc. serving Toledo, OH and Surrounding Areas

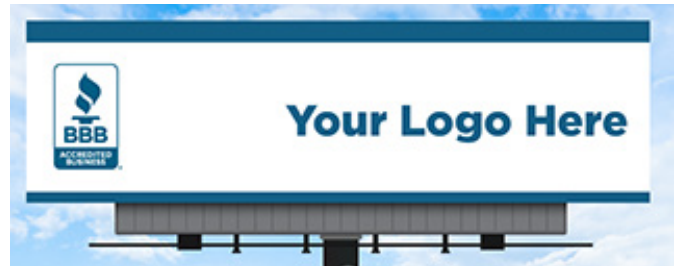


Introducing Better Business Bureau's **BETTER BRAND BUILDER**

Affordable Marketing Opportunities for BBB Accredited Members!

DIGITAL BOARDS

BBB Branded slots in the top traffic areas in Lucas County area for \$750 per month. These boards rotate ads every 8 seconds, each ad showing 1,350 times per day!



TV



BBB Branded shared TV campaign featuring 50, 10 second commercials per month on WTOL. The cost is only \$395 per month per advertising business (price is based on 6 businesses sharing ad). These ads will run 2 to 3 times each weekday up to 50 per month, that's less than \$10 per spot.

STATIC BILLBOARDS

Static "Paper Billboards" in local areas, Shared campaign based on 6 businesses. Static boards will cost \$250 per month with a 6-month minimum commitment.



TORCH NEWS

Reach over 5,700 Accredited Businesses with an ad or article in the Torch News publication. Prices starting at \$300.

For more information, contact Rhonda Pickle at rhonda@toledobbb.org or call (567) 694-9500.

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E-mail: info@toledobbb.org

OHIO Allen • Auglaize • Crawford • Defiance • Erie
Fulton • Hancock • Hardin • Henry • Huron
Lucas • Mercer • Ottawa • Paulding • Putnam
Sandusky • Seneca • Van Wert • Williams
Wood • Wyandot

MICHIGAN Hillsdale • Lenawee • Monroe

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.

PERIODICALS
U.S. POSTAGE
PAID
TOLEDO, OHIO

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.

NEW AVENUES FOR SMALL BUSINESS COMPLAINT RESOLUTION IN OHIO AND MICHIGAN

Small businesses often act as consumers — purchasing office equipment, hiring service providers, or contracting with vendors. And just like individual consumers, they can fall victim to fraud, misrepresentation, or poor service. Until recently, many state consumer protection laws excluded small businesses from filing complaints with their state's Attorney General. That's changing.

Ohio Expands Consumer Complaint Rights to Businesses

The Ohio Attorney General's Office has long served as the state's frontline defender against scams and unfair business practices — but until recently, its complaint process was open only to individual consumers. Now, thanks to policy changes, *small businesses and nonprofits can file complaints* with the AG's office when they've been wronged in a transaction.

This means that if your business:

- Pays for a product that arrives in a defective or misleading condition,
 - Is billed for services you didn't request, or
 - Experiences other deceptive practices from a vendor,
- ... you now have the same right to seek help as individual consumers.

Filing a complaint is straightforward.

Visit www.OhioAttorneyGeneral.gov/Complaint or call **800-282-0515**. Be aware that most complaint information becomes a public record, so remove any sensitive personal financial data before submission. Complaints are shared with the business in question as part of the resolution process.

Michigan Offers Mediation for Business Disputes

Michigan's Attorney General takes a slightly different approach. Through the **Consumer Protection Division**, the AG's office accepts complaints from both individuals and businesses acting as consumers. The process is designed to facilitate resolution, not to litigate disputes.

When a business files a complaint:

1. The AG's office forwards it to the other party,
2. Encourages both sides to respond, and
3. Works toward a mediated settlement.

In 2024 alone, the Michigan AG recovered more than **\$1.9 million** for consumers and businesses through mediation and settlements.

This process is free, doesn't require an attorney, and can be a valuable first step before pursuing legal action in small

claims court, or through private counsel. However, some disputes — such as internal employment matters or purely commercial disagreements between equally sophisticated businesses — may fall outside the AG's jurisdiction.

Why This Matters to BBB Members

These expanded and clarified rights give small businesses more tools to address disputes quickly and at little cost. Filing with the Attorney General can also encourage fair business practices across the marketplace — something the Better Business Bureau strongly supports.

If your business encounters fraud, misrepresentation, or failure to deliver on promises, remember: you no longer have to "just take the loss." Ohio and Michigan now recognize that small businesses deserve the same consumer protections as individuals.

Resources:

- **Ohio Attorney General Consumer Complaints:** www.OhioAttorneyGeneral.gov/Complaint | 800-282-0515
- **Michigan Attorney General Consumer Protection:** www.Michigan.gov/AG

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