



SEPTEMBER/OCTOBER 2024

TORCH NEWS

Promoting Marketplace Trust In Ohio & Michigan

OWNING YOUR OWN BUSINESS IS A

CONTACT SPORT

BBB Accreditation sets you apart from your competitors!

BBB Torch Awards

Congratulations to BBB Torch Awards Finalists!

READ ON PAGE 6

Group Rating Enrollment

Open Enrollment deadline approaches: November 22, 2024. Consider Sheakley.

READ ON PAGE 8-9

BBB Group Health Options

Check out the President's Message for an overview.

READ ON PAGE 3, 5, & 12



Consumer called in, wanting to file a complaint. He didn't think he should pay the company the service charge he was quoted. The consumer stated **he told** the company what was wrong, and he was right about it. Because of that, he didn't feel he should be charged the full price. His knowledge "entitled him" to a discount. He said, "That raccoon took my money!" We mailed him a complaint form, per his request.

BBB received a call from a gentleman, who said he wanted to be an actor and wanted BBB's help to show him how to get started. YIKES! As much as we wanted to help, this area is beyond our scope of resources!



BBB received (maybe) its shortest phone call ever. Nataly had a gentleman call in on our public lines and simply ask us to immediately hang up. She was confused and said, "Excuse me?" And he said ... "Yes, could you please hang up?" So, she did. We guess that's all he wanted.

A woman called, concerned about reports she had heard on the news and on the radio, that "the world was under attack"! We knew there had been lots of reporting about a recent cyber-attack, with data breaches. Could this be what she heard? Hmmmm. She thought it might be. We explained some details and advised, if she were affected, she should receive a letter, notifying her that her information had been compromised. We were all glad the whole world was not under attack!

BBB received a call from a gentleman in Michigan who was starting a business as a cannabis distributor. He asked us to send him TEN complaint forms, to file complaints against ALL the dispensaries near him, as they were refusing to sell his product. Perhaps they did not like his products ... we're not sure ... but we do know there are a number of licensing requirements in the state of Michigan associated with processing and handling hemp. He was very upset.

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	175,442
2	General Contractor & Construction Services	63,216
3	Auto Repair, Paint & Service	40,421
4	Home Improvement & Remodeling	38,065
5	Precious Metal Dealers & Gold Buyers	33,475
6	Salons & Boutiques	33,245
7	Tree, Landscape & Lawn Services	32,920
8	Heating and Air Conditioning	27,488
9	Paving & Concrete Contractors	24,390
10	Plumbing & Drain Services	21,649
11	New & Used Car Dealers	21,473
12	Windows & Doors	17,461
13	Painting Contractors	17,022
14	Handyman	16,769
15	Home Builders	15,151
17	Construction Services	12,962
18	Collection Agencies	11,672
19	Electrician & Electrical Services	11,508
20	Excavating Contractors & Equipment	10,988
21	Moving Companies	10,114
22	Lawyers & Legal Services	9244
23	Metal Buildings & Pole Barns	6709
24	Pool Contractors & Maintenance	6636
25	Banks	6554

IMPORTANT STATS

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

Aug 31, 2023 – August 31, 2024

24 Counties in Our Service Area

Consumer Lines: Phone Calls to Your Local BBB — 10,436 calls

BBB Business Profile Views:
1,256,175 Views

Request a Quotes:
10,894 Customers

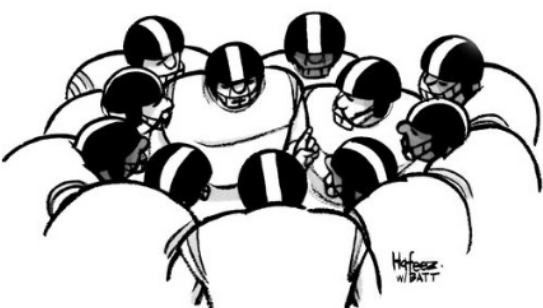


PRESIDENT'S MESSAGE

Football season is upon us and, like football, business is a full contact sport. Play long enough and you will get beaten and bruised. Your best hope is being on a good team in a strong program, using lots of protective gear!

Good news. If you're reading this, you're probably one of our BBB's 5,863 Accredited Businesses across 24 counties in Ohio and Michigan. That's a lot of teammates! What about the program itself? Well, BBB has a proven 100+ year legacy of promoting honest businesses and educating consumers. Being on our team shows you care about doing business honestly. What about the fans (i.e., consumers)? Do they care about the BBB team? Well, they must because "attendance is up." Over the past 12 months, **people have searched your BBB profiles 1,256,175 times, called us 10,436 times for help, connected with you 10,894 times using Get-A-Quote, and posted 8,805 reviews to your BBB profiles using the BBB Customer Review app.**

If you're not using these programs – all of which are **FREE with your BBB membership** – you should be! Just call (419) 578-6000



"Now promise me you will all be very careful."

and press 4. Our **Business Relations Department** will point you in the right direction!

Where's that protective gear? Here's a refresher on our best benefit programs:

Health Insurance

Small and medium sized businesses consistently rank affordable group health insurance as their #1 concern. By affiliating with broker networks and key regional organizations our members get access to group medical insurance through the NWOBA self-insured MEWA Plan (powered by Paramount) and the FrontPath Health Coalition. The MEWA tends to focus on small and medium-sized businesses in Paramount's Northwestern Ohio service area. FrontPath insures employers with 10 or more employees in all 24 of our Ohio and Michigan counties. Group health insurance is obviously complicated and one size does not fit all. What's right for one business may not be right for yours, so be sure to work with your broker.

Life/Disability Insurance Programs

We recently partnered with The Principal Group, through Savage & Associates, to offer our members special life, disability, and supplemental insurance policies, as well as specialized business ownership services. Again, these are often sophisticated products and require broker assistance. Contact Josh (419-

725-7352) or Matt (419-725-7363) at Savage, for details.

Ohio Worker's Compensation Group Rating Discounts Through Sheakley

Sheakley and the Ohio BBBs have worked together for over 20 years to provide group rating discount programs for Ohio worker's compensation. According to Sheakley, our local BBB's members have saved \$988 Million over the last 19 years. It's open enrollment for group ratings programs right now and we've included an AC3 quote form on page nine.

Digital Billboard Advertising

Advertise through either (or both!) of our digital outdoor programs. Our vendor-partners have excellent, exciting digital billboards in Lucas, Hancock, and Allen counties. Our low entry cost is designed so that even small businesses can try digital outdoor. Call me at (419) 467-3819 or email me at lane@toledobbb.org and I will be happy to explain the programs.

Well, my word count is up and I didn't cover all our programs. More later. In the meantime, have a great Fall and don't be shy about reaching out to our wonderful staff.



- **Lane Montz**
President | CEO



CONTACT SPORT! TAKING A BEATING FROM DIFFICULT CUSTOMERS

BY DICK EPPSTEIN, FORMER BBB PRESIDENT

I never intended to be “the boss.” I was happy as a staff officer in the Army and a VP in the old Toledo BBB. But then, suddenly, in 1977, I was named a BBB “President.” And I quickly learned that being the top guy is a completely different job from just shuffling papers at a desk.

Nobody can really understand this until they run a company. But when an irate customer would storm into our lobby and demand to speak to me, I suddenly was conscripted into a meeting that everyone else in the office was delighted to avoid. I sometimes had no idea why this customer was angry. Or worse, often I knew exactly why; because someone on my staff – or I – either made a mistake or was compelled to tell the customer something I knew he or she didn’t want to hear.

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

A&A Custom Creations	OH	HARDIN	D	King Fencing	OH	WOOD	A
Acer Construction LLC	OH	LORAIN	C+	Kitchen's Unlimited	MI	LENAAWEE	D+
Adrian Jewelry & Loan	MI	LENAAWEE	C+	Maumee Mobile Truck & Trailer Repair	OH	LUCAS	D+
Alexis Food & Beverage	OH	LUCAS	D+	Maumee Valley Property Services LLC	OH	LUCAS	F
American Broadband & Telecommunications	OH	LUCAS	F	Michigan Pure Painting, LLC	MI	MONROE	F
Ashley M Photography	OH	LUCAS	F	Mid-Am Management	OH	WOOD	D+
Aspen Dental	OH	SANDUSKY	D	Mr. Appliance of West Central Ohio	OH	ALLEN	F
Auto Masters Goodyear	MI	MACOMB	F	New London Car Wash LLC	OH	HURON	D+
Bear's Outdoor Structures	OH	HENRY	F	News Herald	OH	SANDUSKY	F
Billy Paxton Demolition	MI	MONROE	C	Northern Royal, LLC	MI	MONROE	C+
Boulder Creek Apartments	OH	LUCAS	D	Oakwood Community	OH	LUCAS	F
Braden Ford	OH	AUGLAIZE	F	Oliver Apartments	MI	MONROE	D+
Brown & Sons Roofing & Siding Company	MI	LENAAWEE	C+	Onway Gas	OH	CRAWFORD	D+
Canyon Cove Villas And Townhomes	OH	LUCAS	F	Outlaw Ink	MI	HILLSDALE	C+
Cedar Cove Hotel	OH	ERIE	D+	Pathology Experts, INC	OH	LUCAS	D+
Cedar Point	OH	ERIE	A-	Patient Help Network	OH	LUCAS	C-
China Garden	OH	PUTNAM	C+	Precision Lawncare	OH	ALLEN	D+
Cirigliano Construction	OH	HANCOCK	B-	Prime Time Roofing and Siding, LLC	MI	GENESEE	D+
CJ's Hardwood Floors, LLC	OH	WOOD	NR	Pure Smiles - Findlay	OH	HANCOCK	D+
CMH Capital Inc.	OH	ALLEN	F	Put-in-Bay Golf Carts	OH	OTTAWA	F
Cooper Tire & Rubber Company	OH	HANCOCK	A+	RV Reviews	OH	WOOD	F
Cross Country Default Loan Services LLC	OH	LUCAS	C+	Seadude Marine and Jet Ski	OH	LUCAS	C-
Drain Doctors	OH	LUCAS	F	Speed Queen Laundromat	OH	LUCAS	C+
Edge 1120	OH	LUCAS	F	Spin City	OH	LUCAS	D+
Edgewater Hotel	OH	OTTAWA	C-	Splash Universe River Run Waterpark Resort	MI	MONROE	C-
Edwards Plumbing & Heating	MI	MONROE	F	Sundance Drive In Theater	OH	LUCAS	D+
For Elise Boutique	OH	PUTNAM	F	Taco Bell	OH	WOOD	D+
Fred Yost Construction	OH	ERIE	F	ThermoPro Heating And Cooling	MI	MONROE	F
Income Tax Team	MI	MONROE	C	Two Men & A Ladder Plus, L.L.C.	OH	LUCAS	F
J & B Property Service LLC	MI	LENAAWEE	B	W&R Property Management	OH	LUCAS	D+
J and J Mechanical LLC	OH	LUCAS	F	Wapak Clean Scene Car Wash	OH	AUGLAIZE	C+
J & J Construction And Landscapes	OH	ERIE	F	Wileys Wet & Wild Pools	OH	LORAIN	F
Jess and Son Excavation LLC	MI	MONROE	C-	Wings Over	OH	WOOD	F
Kanopy Kings LLC	MI	HILLSDALE	C-	Yardworx Landscaping	OH	HENRY	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 Finalists

Small-Sized Business Finalists

Frogtown Roofing Plus ♦ Integrity Bookkeeping, LLC
K9 Elite Dog Training ♦ Sylvania Graphics, Inc.

Medium-Sized Business Finalists

AccuShred ♦ Caring Transitions of Toledo ♦ Finley Dentistry

Large-Sized Business Finalists

Erie Home ♦ Integrity Home Exteriors

Non-Profit Finalists

Blanchard Valley Health System ♦ Mobile Meals of Toledo
Ronald McDonald House Charities of Northwest Ohio



/BBBToledo



/BBB_Toledo



/toledo_bbb

Finalists in each category are listed in alphabetical order.



**THE SIGN OF A
BETTER
BUSINESS**

Find one at BBB.org

**NEW BBB®
ACCREDITED
BUSINESSES**

JULY & AUGUST 2024

OHIO

ALLEN

A & B Masonry and Restoration
Barns Unlimited, Inc.
Madison's Cleaning Service LLC
Red Fox Boutique
Saw Good Man
Schaefer Auto Detailing LLC
Sheets Holdings LLC
Superior Wholesale Distributors
T & E Landscaping
T&H Towing & Recovery

AUGLAIZE

AAA Plus Construction
Bivention Solar
Jayne Properties, Design and
Consultation LLC
Mason Ridge Construction LLC
Neuman's Welding LLC
Niemeyer Handyman Service LLC
Peak Quality Exteriors LLC
Rinehart Acres LLC

DEFIANCE

McCandless Contracting

ERIE

Allied Exterminators, Inc.
Brady Signs
Cridler Quality Jewelers LLC
Five Fourteen Pizza & Treats
Pipe Creek Wharf
Shupes Lawn Care



PARAMOUNT

**Better Business Bureau
Corporate Sponsor**

FULTON

Armstrong's Lawn and Landscape

HANCOCK

Diamond Concrete Co. LLC
Hindall Bookkeeping Services
Major Custom Lawns LLC

HARDIN

Top Choice Asphalt and Concrete Co.

HENRY

Redmark Equipment Services LLC

HURON

CW Electric, LLC

LUCAS

Bay Area Bounce Rentals LLC
Bayshore Roofing & Remodeling
Blended FP LLC
Boog's Handyman Services, LLC
Couture By Karen
David's Home Improvement LLC
Eckenrode Roofing LLC
Envirosafe Services Of Ohio, Inc.
Express Fingerprinting and Insurance
Services, LLC
Extreme Home Improvement and Repair
Fed Up Concrete LLC
Fresh Start Lawn Care & Junk Removal
Friends Auto Sales
Gregg's Specialty Services, Inc.
HM Express Diagnostics
Holmes Embroidery, LLC
Honest & Dependable Services, LLC
Hylite Painting
Jackson Management & Development
K&K Washing LLC
KG Contracting
Liberty Mutual
Lifetime Movers L.L.C.
Lynch Custom Interior LLC
Major League Motors, LLC
Martin's Pro Wash LLC
Mike's Custom Shower Glass LLC
National Association of Sports
Marketing Consultants, LLC
OFat's AutoSpa LLC
PM & Sons Property Solutions
Precision Roofing LLC
So Sweet Pastries, LLC
Solid Roots Renovation LLC
Spa Pro
Sylvania Children's Center
The Copper Kettle Antiques &
Collectibles
Trade Wind Builders LLC

United Roadside & Towing Service LLC
Woodside Construction LLC

MERCER

Stewy's Lawncare, LLC

OTTAWA

Rooster Wrench, LLC

PUTNAM

Neidert Construction, LLC

SANDUSKY

Canine Bliss
Frosty's Property Solutions LLC
Interior Wall & Ceiling
RC Concrete

SENECA

Baked By Bells LLC
D&S Tree and Stump Removal LLP
Johnson Concrete & Construction, LLC
SCM Tile and Remodeling, LLC

WOOD

Back Road Reptiles and Exotics LLC
Elite Remodeling LLC
Heavy Stream Pressure Washing LLC
Obsessed Car Detailing Inc.
Real Diehl Renovations
Rick's Affordable Heating & Cooling LLC
Zestful Pool and Spa

WYANDOT

Frey Health Services, LLC
Stover-Sparks Masonry, LLC.

MICHIGAN

HILLSDALE

Precision Tree USA

LENAWEE

Assist U Services LLC
Classic Cabinets and Interiors
Quality Roofing LLC
The Painting Biz L.L.C
Tri-State Heating & Cooling

MONROE

MPR Construction Services



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Proud Partners for over 30 years!

Sheakley has been providing Ohio employers with unmatched 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 **\$988 million** on their workers' compensation premiums since 2005.

\$988M Accredited business premium savings since 2005

Sheakley's workers' compensation program administration includes:

- Three (3) complimentary safety webinars of your choice on a variety of relevant topics.
- In-house workers' comp hearing representation.
- Expertise in claims management, settlements, and handicap reimbursements.
- 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.

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

- Dept. of Transportation & FMCSA Compliance
- Drug & Alcohol Program Management
- OSHA Recordkeeping
- Safety Staffing (*Direct Employment & Temp-to-Hire*)
- Virtual & Modified Duty Off-Site Programs

WHAT'S THE DIFFERENCE?

GROUP RATING

vs

GROUP RETRO

Enrollment Deadlines:

Private – November 22, 2024
Public – May 31, 2024



Maximum up-front discount of 53%



Discount reflected on premium statements at plan year start



For those with cash flow concerns and lower than expected past claims; practically a **guaranteed** discount



Total rebate may be greater than Rating discount



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



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 to Review Information

To: Ohio Bureau of Workers' Compensation

- ☒ Employer Services Department, 22nd Floor
☐ Self-Insured Department, 22nd Floor

Please mark a box and return to:
30 W. Spring St.
Columbus, Ohio 43215-2256

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 of One Sheakley Way, Cincinnati, OH 45246**, 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 Handicap Reimbursement (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 _____ 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 2024

OHIO

ALLEN

4-K Tire Inc.
Allen County Fabrication of Ohio, Inc.
American Freight
American Servicers
B & B Handyman For Hire
Ben's Construction, Inc.
Blass Residential Services LLC
Brenneman Excavating, Inc.
C & G Mortgage
Chiles Industries LLC
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 & B Prestigious Additions LLC
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 Harley-Davidson
Lima Millwork Inc.
Ohio Shed Solutions of Lima
Omega Mechanical Design, Inc.
OneMain Financial
Pea of Sweetness, LLC
Proforma Add-A-Line
Red Wing Shoe Store
RenovaTed Home Improvement & Design
Rhino Concrete Coatings LLC
Rumpke Waste & Recycling
Security Unlimited Professionals, LLC
Sielschott, Walsh, Keifer, Regula & Sherer CPA's Inc.
Slim's Pizza
Sparta Electric Inc.
Spears Lawn Care LLC
T J's Pizza
The O'Connor McLaughlin Co.
Tree Tech of Ohio LLC
Tri-Star Builders
Trophy Center
Utility Supply and Construction Company
Vision 1 Investments LLC
Williams Insurance L.L.C.
Wise Hearing Solutions

AUGLAIZE

Advantage Fence & Deck
Auglaize Dental Associates LLC
Consolidated Appraisal Services Company
Dude's Rod Shop LLC
Dulebohn Dog Training, LLC
Endodontic Associates of NWO, LLC
Fetters Auto & Cycle Repair, LLC
Greve Service Center
Harrod Nagel Electric Inc.
Jason E. This Law Office
Macky's Health Food Market
McGowan Door & Window LLC
Mile Creek Animal Hospital LLC
Miller Auto, Inc.
Miller Bros Tire Service Inc
Napier Construction

Neck & Back Pain Relief Center
Quality Plumbing Heating & AC
Rasneor and Rhoads Construction Company
Schaub Excavating Inc.
Shane's Seal-Coating
St. Marys Medical Group Inc.
St. Marys Trucking Co., Inc.
T & P Auto Body Repair and Paint Center, Inc.

CRAWFORD

A & E Fire and Safety Services, LLC
Blackmore Construction LLC
Bucyrus Area Chamber of Commerce, Inc.
Carrier Retirement Group
Cosam Contracting, Inc.
Earthworm Construction, LLC
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, LLC
Pampered Paws Salon LLC
ProMedica Defiance Regional Hospital
Schaffer Funeral Home
Skiver Excavating LLC
United Heating & Air Conditioning

ERIE

All Phase Power & Lighting, Inc.
All Styles Landscaping, Ltd.
Ally Builders
Bogner's Exterminating Company LLC
Edison Information Technologies, LLC
Erie Furniture Outlet Store & More
Firelands Electric, Inc.
Fresch Electric, Inc.
G. Edward Wikel, Inc.
Gardner Insurance Agency, Inc.
Great Lakes Insulators Inc.
Horvath Roofing, Inc.
Hula Construction
JBJ Plumbing And Heating Solutions, LLC
Lagoon Deer Park
Laws Electric LLC
Lehky Marine
M&W Auto Solutions LLC
Mitchell Construction and Restoration
OneMain Financial
Premier Roofing & Siding
Raymond J. Schaefer, Inc.
RB's Services
S&G Detailing, LLC
Snyder Collision
The Glass Guys LLC.
Walker Shrinkwrapping LLC

FULTON

Anderson Tax & Accounting LLC
Auto Images, LLC
D & W Collision, Inc.

Glen Garbers Sawmill
Greystone Australian Labradoodles, LLC
Hardcore Concrete LLC
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
Tadmor Transportation LLC
Terry Henricks Chrysler-Dodge-Jeep-Ram Inc.
Terry Henricks Ford
Wyse Electric Motor Repair, Inc.

HANCOCK

A-1 Auto Center
Advanced Super Sweeping LLC
Advanced Tree Health LTD
AE & E Tree Services, LLC
Autobahn Garage, Inc.
Brad's Body Shop
Brown Renovating LLC
Caliber One Residential Services
Campbell Mechanical Services, Inc.
Classy Concrete Coatings
Davis & Newcomer Elevator Co., Inc.
Details Auto Spa
DNC Hydraulics, LLC
Drive Time Driving Instruction LLC
Enviro Mechanical Services LLC
ESS Delivery Services, Inc.
Fields Auto 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
Jeffrey's Antique Gallery
JK-Co., LLC
Jolliff Cleaning Solutions
Kramer Excavating & Drainage LLC
L&D Masonry
Lunn Drywall
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., Inc.
NursesRus LLC
One Energy Enterprises Inc
OneMain Financial
Oxi Fresh Carpet Cleaning
Pete's Auto Service
Pleasant View Lawn & Landscaping, Inc
Primerica Financial Services aka Michael Gephart
Select Sealcoating
Sure Seal Concrete Protection & Epoxy Coating Co.
The Ornament Shop, Inc.
Vaughan Contracting LLC
Wingate Body Shop Inc.

BBB® ACCREDITED BUSINESS RENEWALS

JULY & AUGUST 2024

HARDIN

Hardin County Chamber & Business Alliance
Jakob's Electric, LLC
Ohio Property Group LLC
Quest Federal Credit Union

HENRY

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

HURON

A & I Roofing and Remodeling
A.J. Riley, Inc.
Bill Patrick Builder, LLC
Brian Fannin Quality Construction & Finish Work
Bungard/Mack Insurance Agency
C & C Service of Norwalk, LLC
Dads Remodeling 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 LLC
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
AAABBB
AB Perfectionist Painting LLC
Abbott Tool, Inc.
ABCO Services, Inc.
Able Master Sewer Co., LLC
Accel Fire Systems
Acrisure, LLC
Advanced Incentives, Inc.
AEBL Powerwashing LLC
Aide For You, LLC
Alan Miller Jewelers
Alliance Retina, LLC
Allstate Insurance - J. Mark Atkins Agency
Amazon Roofing
American Freight
American Freight Furniture And Mattress

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
Ar's And Yours Cable Co., Inc.
Asman Masonry
B Clean Pro Services LLC
Bankers Life Securities, Inc.
Bat & Glove Professional Carpet Cleaning
Best Auto Glass Mobile Consulting Co.
Black Oak Building Company

Bob's Express Carpet & Flooring LLC
Bolt Express, LLC
Brondes Ford Toledo
Builder's Steel Service, Inc.
Byrider
C&K's Preschool Angels Learning Center LLC
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 Inc.
Clarity Pool Service, LLC

TAKING A BEATING FROM DIFFICULT CUSTOMERS CONTINUED FROM PAGE 4



"Why didn't you get my money back?"
"Why didn't you shut down that crooked company?"
"Why are you letting them run that false advertising?"
"Why aren't you giving them an 'F' grade?"
"That employee of yours that made the mistake. Did you fire her?"
"How much are they paying you to take their side?"

Sure, as a BBB President, it's fun to be on TV or the radio talking about scams. Or doing speeches to wonderful audiences all over 24 counties. But running a BBB can sometimes feel like a contact sport. When my Dad played football on the old Toledo University Rockets in the 1940's, he would sometimes need to strap on his leather helmet and run out onto the field where he knew he would be taking a beating. He told me, "I'm on the team. That's my job."

But thinking back over all my years, I really never minded going toe to toe with a difficult caller or visitor for several reasons.

First, from top to bottom, my employees were committed to ethical principles. They were professionals and really cared about the folks who called our office to ask for help. We knew our strengths and our weaknesses. When we were challenged to resolve a crisis, our employees were compassionate and creative; they did whatever they could. One Point Place woman told Cindi that she had given a basement waterproofer her last \$8,000 to stop water in her basement. The man was killed in a traffic accident the next day. The lady was hysterical when she called us, but Cindi called two BBB Member waterproofing companies, and we worked together to get her basement dry.

I was proud of our agency, proud of the service we were providing, and this made the frustrations of encountering an occasional unhappy consumer more tolerable.

Does this sound familiar? If you run a BBB Member business, you know what I mean. You have established ethical principles which your employees are challenged to follow. You accept full responsibility for the inevitable occasional screw-ups, but you are committed to making things right with the customer / client / patient. And most folks your business serves know this. They are happy they chose you. Right? ... ■

BBB® ACCREDITED BUSINESS RENEWALS

JULY & AUGUST 2024

Clark, King & Associates
Clearview Tinting LLC
C-N Construction Supplies, Inc.
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 LLC.
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 LLC
Emery's Flowers & Company LLC
Executive Talent Management Consulting
Fantasy Custom Golf Carts, LLC
Fastest Labs of Toledo
Felzer, Urban & Sievert Monument Works, Inc.
Finance System of Toledo, Inc.
First Choice Auto Finance LLC
Focaccia's Market
Foundation Steel LLC
Fox Relocation Service
Franklin Park Vision
Fratelli Flooring
Free Flow Gutters
Freedom Tax & Accounting Services, Inc.
Furniture Palace
G. K. Wymer, Inc.
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
Gutter Helmet of NW Ohio LLC
Hafner Florist
Handy Hubby
Handyman Services By Mike Kromer
HealthyRX Pharmacy
Heartland Hospice
Heather Downs Country Club
Herrera Roofing & Remodeling LLC
Hirzel Brothers Greenhouse
Hoffman & Harpst Co., Inc.
Holland-Springfield-Walker Funeral Home
Home Instead
IC Powerwashing LLC
Imaginative Beginnings Early Learning Center - Maumee
Insight Pest Solutions Toledo
Integrity Home Exteriors
IPS Group, LLC
Island Variety, Ltd.
J Bowen & Company
J. C. Andrus & Associates, Inc.
James E. Moline Builders Inc.
James Pharmacy, Inc.
Jeffrey Mann Fine Jewelers, Inc.
Jeff's Collision of Toledo, LLC
Jensen's Renovations
Jet Stream Mobile Powerwash
John Longthorne Contractors, Inc.
Johnson Roofing & Restoration, LLC
K. Kern Painting, 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 LLC
Lewis Animal Hospital
Light Touch Dental Care, Inc.
Little Miracles Montessori School
Lock-It-Up Self Storage
M & C Auto Sales
M&B Remodeling
Macek Custom Builders
Macino Financial Services
Maid For You LLC
Mail Works II
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 Curtice Construction, LLC
Mark Feldstein & Associates Inc.
Maumee Bay Lawn Care
Max Dorfmeister & Co., LLP
Memory Transfers
Midwest Security Products, Inc.
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 & Creation
Newcomer Funeral Home & Cremation Services
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
Ohlinger Concrete Co., Inc.
OneMain Financial



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

JULY & AUGUST 2024

Oregon Family Dentistry
Ottawa Hills Memorial Park
Ottawa Tavern
ParkSmart
Parkway Surgery Center, Ltd.
Pawlaczyk's Ever-Green Landscape Co.
Payroll Select Services LLC
Peacock Plumbing LLC
Perf-A-Lawn of Toledo, Inc.
Pinnacle Pressure Washing of Toledo
Pipe Doctor Plumbing, Heating, Sewer and Gas
Poseidon's Mermaid Cleaning Services, LLC
Pratt Hearing Aids
Pride Painting & More, Inc.
Pride Truck Sales L.P.
Prism Lubricants, Ltd.
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 LLC
Reichow Electric LLC
Relax and Enjoy Therapy LLC
Riley's Carpet & Flooring/Cleaning, LLC
RKS Business Services, LLC
Roca Fuerte Concrete LLC
Rocket Restoration 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
Skyline Roofing L.L.C.
SNS Absolute Roofing, LLC
Special T's Packaging LLC
Springtime Manufacturing Co.
SS Powerwashing
Stanley's Market, LLC
Steve Shaw Electric Inc.
Stranahan Theater and Great Hall
Structured Wealth Management Inc.
Sturm Heating & Air Conditioning Inc.
Stylish Home Furniture
Sujkowski Funeral Home, Northpointe
Sunforest Building Co., Ltd.
Super Fitness
Superior Packaging of Toledo, LLC
Superior Uniform Sales, Inc.
Sylvania Business Services, LLC
Sylvania Family Practice
Sylvania Mower Center
Tekin Integrated Systems, Inc.
Tessera Associates
TFL Roofing LLC

The Keystone Press, Inc.
The Original Pancake House
The Primary Care Network
The Toledo Hospital
Third Street Cigar
Titgemeier's Feed & Garden Store
Todd Alspaugh & Associates Inc.
Toledo Auto Group LLC
Toledo Children's Hospital
Toledo Chiropractic, LLC
Toledo Fence & Supply Company
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
Trademark Painting Ltd.
Trilby Animal Hospital
True Masonry LLC
True Rest Toledo
TST Appearance Center LLC
U-N-C Trucking, LLC
Vermilion Vinyl LLC
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.
Wilson's Custom Services LLC
WorldBridge Partners Toledo, Inc.
Zaragoza Construction LLC
Zetnoj's Introduction to Firearms LLC
Z-One Auto Appearance Super Store, L.L.C.

MERCER

B & F Rental Limited
Benazer 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, LLC
Kerns Fireplace & Spa
Klenke's Trash Service
Lunar Lagoons
Metalworks Roofing
Pivot LLC
Pla-Mor Lanes
Schuck Metal Fabrication & Design, Inc.
Stachler Concrete Inc.
Taylor Painting & Striping LLC
Visionary Partners, LTD
Wenning Concrete Pumping LLC
Wise Hearing Solutions

OTTAWA

A. T. Emmett, LLC
Accountable Pavement Maintenance, LLC
Aqua Blast Pressure Washing
Bear Essentials Concrete and Masonry LLC

Coe Vanna Charters
Dean Huston General Contractor
Delving Pest Control
Easter's Plumbing LLC
HG Landscaping
Huntington National Bank
Innovative Excavating, LLC
Kaylor Plumbing, Wiring & Heating, Inc.
Kenley Masonry, LLC
LEJ Restoration
Magee East Marina and Campground
Marblehead Mobile Maintenance LLC
Masonry Construction Co., Inc.
Mike's Taxidermy & North Coast Gallery Classics
Mirror Image Detailing
Oak Harbor Area Chamber of Commerce
Rumball Refrigeration & Heating LLC
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
Boyd Automotive LTD.
Maid to Achieve Cleaning Services LLC
Michael M. Mott, D.D.S., LTD

PUTNAM

Beydoun Lube Express of Ottawa, LLC
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.
Old Glory Excavating LLC
Premier Gold, Silver & Coin Association, LLC
S & S Sanitation, Inc.
Straightline Construction LLC
Vorst Consulting Services Inc.
Weisenburger Builders, Inc.

SANDUSKY

419 Pest Control Services LLC
ABC Academy of Fremont, LLC
Ash Automotive, LLC
Automatic Fire Protection Systems, Inc.
Buckeye Wildlife Solutions NW
Chick's Canvas
D.J. Roofing & Improvements LLC
Darr's Cleaning Inc.
Decker & Decker Construction
Duskin Home Renovation
East of Chicago Pizza Co.
El Aguila Bakery Inc.
Fetterman Remodeling & Construction
K & G Gardening Plus, LLC
Norman Family Collision LLC

BBB® ACCREDITED BUSINESS RENEWALS

JULY & AUGUST 2024

North Central Service, LLC
One Earth Pest Control LLC
Post Landscaping
Pottery Perfection LLC
Rush Repairs & Recovery, LLC
Rush Sales And Leasing, LTD
TNT Graphics & Lettering
Triple J Towing LLC
Vantage Wrestling
Velocity Print Company LLC
Williamson Cabinet Shop

SENECA

Anspach Electric, Inc.
Arnold Vending Co., Inc.
Ballreich Foods, LLC
Big Woods Boarding Kennels
Clouse Electric, Inc.
Eden Auto Care
Gibson Family Construction
Irving Equipment, LLC
J B & Sons Contracting
K & L Construction Services LLC
Kenneth G. Myers, Construction Co.
Lucius Door Company, Inc.
Ohio Janitorial Solutions LLC
Richard's Carpet Outlet LLC
Seneca Caverns LLC
Shorty's Auction & Liquidation Services
T & J Construction LLC
Tiffin Auto Auction
Tiffin Deluxe Service, Inc.
Tony's Auto Repair
Zender Electric LLC

VAN WERT

Ayers Mechanical Group, LLC.
Buckeye Construction and Roofing LLC
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
Huntington National Bank
Liberty Renovations, LLC
LT Construction & Snow Removal, LLC
Montpelier Area Chamber of Commerce
Radiant Wigs Boutique, LLC
Real Estate Advantage Team LLC
Reliable Metal Buildings LLC
Remodel Rewards LLC
Riverside Excavation & Concrete, LLC
Stand Firm LLC
Trilogy Wealth Advisors
U Design Cleaning LLC
Wieland's Auto Repair, LLC

WOOD

Adlers Transmission & Brake Shop, Inc.
AES Scales, LLC
Ben Meyer Agency LLC
BG Airport Shuttle
Black Ridge Builders
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
Continental Real Estate Solutions LLC
Cordrey Construction LLC
Cronin Buick GMC of Bowling Green
D & R Demolition Corporation
Daudelin Pool Services LLC
DC Motors
Design Graphics Group, Inc.
Dream Vacations
Enviro-Seal USA
Eric Palmer Trucking & Excavating LTD
Extreme Class Limousines
Greenbriar, Inc.
Hansen's Tree & Crane Service LLC
Hunt Pools & Service
Inspirations Early Learning Center
JAC Lawn Care LLC
JB Construction
Jim Palmer Excavating Inc.
JMJ Bulldozing
JmJ Construction
Kubacki Masonry LLC
Kwest Group LLC
Licensed Specialty Products Inc.
Limes Computing
Locke's Locksmith
Macke Roofing & Home Remodeling, LLC
Madison Motorsports LLC
Marco's Pizza - Northwood
McCoy Builders, LLC
Mister Sparky Electric
Morgart's Appliance Repair LLC
Morse Painting LLC
North Branch Nursery, Inc.
Northwood Door
Ohio Wellness Spa
OneMain Financial
Oza Day Spa Limited
Pat & Son Towing & Recovery, LLC
Paul's Maintenance Services LLC
Perrysburg Family Dentistry
Perrysburg Plumbing, Heating & Air
Conditioning
Perrysburg Residential Sealcoating & Asphalt
Pinnacle Roofing LLC
Platinum Home Mortgage
Plontzie's Mobile Pet Grooming, LLC
Precision Monument, LLC
R & L Concrete LLC
Rapid Repair Appliance Service
Reliance Roofing Systems LLC
Residential Rescue Renovations, LLC
Restore Hyper Wellness
Retro Detailing LLC
Royal Deli Foods, Inc.
Schick Electric, LLC
Schwind Electric Company
Scott Smith Contracting
Smith Family Homes LLC
Stahl Electric LLC
Stoudinger's Handyman LLC
Suburban Window Cleaning LLC
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
Witzler-Shank-Walker Funeral Home
Wonderly Trucking & Excavating, LLC
World of Design Kitchen & Bath, LLC
Wright Tire & Auto, LLC

WYANDOT

Acuity Inspections LLC
Bomer's Exhaust & Auto Repair, LLC
John's Performance Shop
Pahl & Associates
Precision Concrete Cutting of Carey, LLC
T W Allen Excavating, LLC
Wyss' Asphalt Preservation LLC

MICHIGAN

HILLSDALE

Becker & Scrivens Concrete Products Inc.
CS Roofing Company
D & D Heating & Cooling
Glory To God, Inc.
Smith's Floral Boutique

LENAWEE

Adrian Monuments
Adrian Tecumseh Fence
Bell Ford Lincoln, Inc.
Christian Health Services Inc.
Citizens Gas Fuel Company
Freshcorn Building Company, LLC
Greg Bell Chevrolet-Cadillac-Inc.
Jenell Corporation

SPOOKY NEWS

BBB in "Pop Culture"

October brings times of
spooky stories and memories.

Did you know that ... ??

BBB was featured in a
Twilight Zone episode "A Thing
About Machines" ... when a
homeowner threatens to call
BBB on a TV repairman.

October 1960

BBB was also featured on hit
show **The Munsters**. Lilly tells
Herman to take his recently
purchased car (a lemon) back
to the dealer, and then tells him
they will report the dealer to
the Better Business Bureau!
"Herman's New Car"

March 1966

BBB® ACCREDITED BUSINESS RENEWALS

JULY & AUGUST 2024

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
Raisin Valley Golf Club
Sunshine PowerSports, Inc.
Trimark Construction, Inc.

MONROE

Able Sanitary Service, Inc.
Access & Alarm, Inc.
Advanced Plumbing of Monroe, LLC
ALCC, Inc.
American Freight
American Heating, Cooling & Refrigeration
Antler's Auto & Marine Repair, Inc.
ARK Electric LLC
Arrow Roofing Services, LLC

ASA Publishing Corporation
Bedford Coin & Jewelry, LLC
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
Hi-Tech Mechanical Services, LLC
J & K Mechanical, Inc.
JM Custom Works LLC
K W Service Inc.
KAB Construction LLC
Kershaw, Vititoe & Jedinak, PLC
KeyBank
Knabusch Insurance Services Inc.
Longnecker Nursery
Mann's Home Improvement LLC
Marlo's Lawn Service
Masonry Repair and Restoration

MECA Developers, LLC
OneMain Financial
Paul's Automotive Service
Paul's Quality Collision
Pinkus Dermatopathology Laboratory Inc.
ProMedica Monroe Regional Hospital
Sieb Plumbing, Heating & Air Conditioning
Spotts Excavating - Temperance, MI
Stanford-Allen of Monroe
Summerlyn Builders, LLC
Superior Paint Finishes
Temperance Body Shop Inc.
Yeager Construction

WASHTENAW

Action Pavement Striping

WAYNE

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MICHIGAN Hillsdale • Lenawee • Monroe

PERIODICALS
U.S. POSTAGE
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TOLEDO, OHIO

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.

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.

NAVIGATING THE NEW DOL OVERTIME RULE: A Game-Changer for Small Businesses

If “**Small Business Is a Full Contact Sport**” the government must be the refs ... do you ever feel like they’re calling the game against us? I certainly do. As proof, Your Honor, **Legally Speaking** presents Exhibit #1 - the Department of Labor’s new “*Defining and Delimiting the Exemptions for Executive, Administrative, Professional, Outside Sales, and Computer Employees*” Rule.



The DOL has been setting minimum salaries for “white-collar” jobs for 85 years. These positions are exempt from overtime laws. You either have to pay the minimum salary or by the hour, including overtime. The DOL periodically reviews these minimum salaries. The last adjustment was in 2019 when it raised the minimum salary to \$35,568 per year. The DOL started the process to update that number in 2023 and announced a 2-step increase on April 23, 2024. Effective July, 1, 2024, the new minimum salary went to \$844

per week. This was a bad call but tolerable. The red flag penalty, however, takes effect on January 1, 2025, when it goes to \$1,128 per week. That’s \$58,656 per year – quite an increase and a real game-changer for some.

You should review the salaries of your exempt employees to see who will be affected. Exempt employees earning below the new thresholds will either need raises or be reclassified as non-exempt, making them eligible for overtime. Naturally, reclassifying employees to hourly will require tracking their work hours and compensating them accordingly. I suspect a lot of owners and managers will find both options unpleasant, at least as far as the bottom line is concerned, but it is the law now (well, everywhere but Texas, but that is another story).

In addition to adjusting compensation or reclassifying employees, you might need to update your payroll systems, job descriptions, and employee handbooks. Deciding whether an employee can be exempt can

be tricky, especially for sales professionals. It is also important to train HR staff and line managers on the changes to ensure smooth implementation and compliance. Finally, and perhaps most importantly, clear communication with affected employees is crucial. Employers should explain the reasons for any salary adjustments or reclassification to prevent misunderstandings and maintain employee morale. Due diligence suggests you should audit your pay records to make sure you are now operating in compliance. Keeping accurate records of employee classifications, work hours, and compensation is essential in case of any disputes or investigations by the DOL.

Finally, let me shill for my old attorney friends a bit: strongly consider getting advice from an employment or labor law attorney. If paying for more lawyers is hard to swallow, remember – small business is indeed a full contact sport and even the best teams still need a good coach.

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