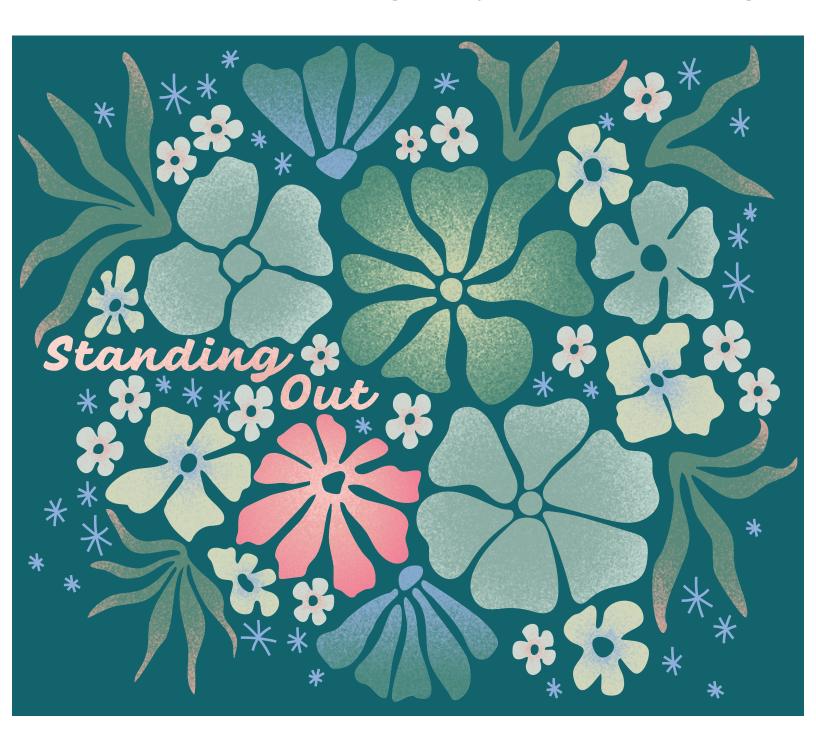


E TORCH NEW

Promoting Marketplace Trust In Ohio & Michigan



Torch Award Nominations

BBB's 2025 Torch Award Nominations are open. Nomination Deadline - June 30th

READ ON PAGE 6

A Heart For Business

BBB announces the launch of its brand-new podcast. Get a closer look at the heart of local business!

READ ON PAGE 16

"Shred the Stigma"

Don't Miss BBB's Annual SHRED DAY and Help Support Our Area's Mental Health Resources at the Same Time!

READ ON PAGE 18-19



Our Stephanie took a call from a female consumer, wanting to discuss a scam ... BUT ... she thought she was going to speak to our CEO, Lane Montz, when she called in. She had seen him on the news that morning, discussing hurricane scams and he had said to call BBB for more info. Lane was not in the office at the time, and she was disappointed ... and confused. She thought when she called BBB, she should <u>always</u> receive the "fella on the news".

We'll have to have Lane start answering all our Public Line calls. There were 772 of them last month (February). He'll appreciate that job!

**

Our Deborah spoke to a gentleman who called in on BBB Public Lines. He said "someone was messing with his food" at the local grocery store ... AND ... that same person is following him to restaurants as well. He couldn't be more specific. He didn't know who it was ... or how they were accessing his food ... but he felt he should lodge a complaint somehow, against someone. Sometimes BBB is called upon to help individuals talk through unique situations. Should he contact the police, the health department, his doctor, or call 911? There are so many questions. We want to help consumers get to the right place.

A consumer called and wanted to file a complaint against a local university. Can you share with us what is going on? Well, people are "just messing with me". Can you tell us what people? ... students on campus? ... teachers? Can you tell us HOW they are messing with you?

Answer: "Well they have ESP, they have telepathic powers, and they are going through my phone and deleting my coursework ... and changing all my words in my phone. They are mind readers."

Yet another unique situation. Unfortunately, we can't file a complaint against unknown mind readers. Is there any other way we can help?

"What are you here for anyway? I'll just file a review." And then a hang-up.

Our Senior ScamGuard Director, Pam, was doing a presentation at a local assisted living facility when one of the attendees mentioned her own personal method for warding off phone scammers. She said she received a call from an individual trying to sell her a car warranty, because they knew hers had expired. Well ... she no longer drives nor has a car! She told the scammer she no longer drove but if they had a bumper-to-bumper warranty for her walker or cane she might be interested! They promptly hung up!

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	192798
2	General Contractor & Construction Services	71310
3	Home Improvement & Remodeling	56942
4	Landscape Contractors, Tree & Lawn	48776
5	Auto Repair, Paint & Service	43295
6	Precious Metal Dealers, Gold Buyers & Jewelry	36483
7	Heating & Air Conditioning	32588
8	Concrete Contractors & Paving	30522
9	Home Builders	27611
10	Boutiques & Salons	25914
11	Plumbing & Drain Services	23155
12	New & Used Car Dealers	22242
13	Windows & Doors	20438
14	Painting Contractors	20132
15	Handyman	16620
16	Electricians & Electrical Services	15969
17	Insurance Companies	12822
18	Collection Agencies	11164
19	Excavating Contractors & Equipment	10833
20	Lawyers & Legal Services	9700
21	Restaurants & Equipment	9196
22	Pool Contractors	8063
23	Metal Buildings & Pole Barns	7231
24	Fence Contractors	6375
25	Mason Contractors	5504

IMPORTANT STATS

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

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

Consumer Lines: Phone Calls to Your Local BBB — 9,825 calls

BBB Business Profile Views: 1,246,376 Views

Request a Quotes: 10,162 Customers



MESSAGE FROM THE FOUNDATION



We seem to have lost our leader, Lane Montz, to a well deserved vacation! Enjoy your time away and remember to use sunscreen on all the parts that matter.

While Lane is away the show must go on! Welcome to the March/April Issue of **BBB's Torch News** brought to you by the new girl, yours truly, Lynn Hammerstrom, Director of Programs and Partnerships of the Ethics Foundation Division. This is great a opportunity to share programs we continue to develop and expand on in the Foundation. It's **EXCITING** what we are bringing out to the community!

Youth4Ethics

The world of today's youth and young adults continues to change everyday. Maybe as adults we have come to notice these changes more than we did in our younger days. With today's technology, youth are tempted to compromise their values at a scale never seen before! Social media and other online platforms often times (too often) reward sensationalism, manipulation and dishonesty -and no one is more vulnerable than our youth. Our Youth4Ethics program believes today's students and young adults deserve a different story. Through our workshop we aim to challenge students to develop their own "personal code of conduct" founded on honesty, integrity, and **ETHICS** as life long choices. For more information on how you can support this initiative and important program email lynn@toledobbb.org.

Senior ScamGuard

It's no secret that older adults are frequently targeted for scams. Everyone is at risk with social media, texting, auto-calls and email, however seniors are particularly vulnerable with today's modern technology. Education is the key! When seniors are educated about scams, they become well-equipped to resist AND they become a **VALUABLE** family and community resource to teach others!! For more information or to schedule a presentation for your organization reach out to pamela@toledobbb.org.

Military & Veterans

During a military career, families experience frequent relocations or family separations, isolation from civilian life, and an eventual transition to a changed and unfamiliar world. Our program is to educate and empower this community of heroes to navigate the marketplace and make wise purchasing decisions. For more information about this program or to schedule a presentation reach out to bonnie@toledobb.org.

Let's take a moment to recognize our dedicated Program Managers



Bonnie Zaruca Youth4Ethics Military & Veterans



Pamela Rybka Senior ScamGuard

All the kudos to these ladies and the hard work they do for the youth, seniors and our military and veterans in the community! In under two short years their outreach in the community has been enormous!

ScamGuard has reach over **2500** individuals with over **130** presentations to seniors, families and caregivers!

Youth4Ethics reached over 160 youth from 21 schools across 7 counties between MI and OH!!!
Over 100 Military & Veteran presentations were held in partnership with organizations also dedicated to supporting our community heroes!
Truth be told, I am truly blessed to have joined this team! Must be the LUCK of the IRISH!

In Other News:

BBB Torch Awards

nomination form is now out on our website at

BBB.org/toledo

Recommend a business for the 2025 Torch Awards Nomination must be in by June 30, 2025

Follow us on Social Media







FREE WEBINAR

APRIL 16, 2025

BBB and BBB Ethics Foundation are excited to partner with Jobs Ohio & Regional Growth Partners to bring an informative webinar to our Accredited Businesses.

Please join us on April 16, 2025, 8:30-9:30 AM to learn more about the JobsOhio **Small Business Grant** from Chase Eikenbary, Vice President of Project Management, Regional Growth Partnership and her team Bill Burkett, Sr. Project Manager and Jessica Stattler, Sr. Project Manager. **Eligible companies could qualify for up to \$50,000 in grant funds.**

*Ineligible companies include retail, residential, entertainment and other population driven businesses.

For registration info contact lynn@toledobbb.org







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

Clear Vision Windows	MI	LENAWEE	B-
Midas Muffler	MI	LENAWEE	B-
Anteau's Handyman Services	MI	MONROE	D+
Bob And Chuck's Auto Shop	MI	MONROE	С
Cars Now USA LLC	MI	MONROE	F
Chart Advisors	MI	MONROE	F
Mobil - Monroe Mart	MI	MONROE	D+
My Store	MI	MONROE	F
CORA Health Services, Inc.	ОН	ALLEN	C-
Kenco Restaurants Inc.	ОН	ALLEN	B-
Mr. Appliance of West Central Ohio	ОН	ALLEN	F
Nate's Contracting	ОН	ALLEN	C+
Orthopaedic Institute of Ohio Inc.	ОН	ALLEN	B-
Renovations by Basham	ОН	ALLEN	F
Wally's Fillin Station	ОН	ALLEN	B-
Carrols Corporation	ОН	AUGLAIZE	C+
Precision Reflex Inc	ОН	AUGLAIZE	C+
McDonald's	ОН	CRAWFORD	D+
US Interstate And Rail LLC	ОН	DELAWARE	D+
Kalahari Resort	ОН	ERIE	B-
Totally Floored Flooring America	ОН	ERIE	C+
Fulton County Health Center	ОН	FULTON	A-
Carpet Mart	ОН	HANCOCK	F
Findlay Paint & Interiors	ОН	HANCOCK	D+
U Break I Fix	ОН	HANCOCK	F
K & K Flooring Pros, LLC	ОН	HURON	C+
Verizon	ОН	HURON	C+
Wakeman Power	ОН	HURON	B-
Assurance Wireless	ОН	LUCAS	F
Barn Bar	ОН	LUCAS	D+
Belle Tire	ОН	LUCAS	NR
Canyon Cove Villas And Townhomes	ОН	LUCAS	F
Central Colorado Anesthesia Associates LLC	ОН	LUCAS	F

Chrysler Toledo North Assembly Plant	OH	LUCAS	Α-
Comfort Inn and Suites	ОН	LUCAS	D
Current Credit Inc.	ОН	LUCAS	В-
CustomCutt Construction LLC	ОН	LUCAS	D+
Green Gone Detox	ОН	LUCAS	F
Honda East	ОН	LUCAS	D-
Knights of Columbus Banquet Hall	ОН	LUCAS	D+
KO Matcha	ОН	LUCAS	D+
LED Electric LLC	ОН	LUCAS	NR
Marshalls Dept Store	ОН	LUCAS	D+
Maumee Valley Property Services LLC	ОН	LUCAS	F
Oakwood Community	ОН	LUCAS	F
On Point Dental	ОН	LUCAS	B-
Papa John's Pizza	ОН	LUCAS	C+
Raising Cane's Chicken Fingers	ОН	LUCAS	D+
Relax Station	ОН	LUCAS	D+
Sparkle K's Luxury Auto Spa	ОН	LUCAS	F
Spicylce	ОН	LUCAS	D+
Torrid	OH	LUCAS	F
Twigz Hockey Shop	OH	LUCAS	D+
Universal Tree and Mulch	OH	LUCAS	B+
Upward Painting LLC	OH	LUCAS	C+
Value City Furniture - Holland	OH	LUCAS	D+
Wolf Lab Engineering	ОН	LUCAS	F
Superior Foundation Repair & Waterproofing	OH	PAULDING	F
Spectrum	ОН	SANDUSKY	D+
Posterun	ОН	SENECA	F
Mobile Auto Werks LLC	OH	WILLIAMS	С
Baymont by Wyndham	OH	WOOD	F
Friendly Village Ohio	OH	WOOD	B-
Glass City Innovations, LLC	OH	WOOD	С
UPS Access Point Location	OH	WOOD	F
UPS Mail Innovations	ОН	WOOD	D

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.



BBB serving Northwest/West Central Ohio and Southeast Michigan

NOMINATION FORM

23rd ANNUAL TORCH AWARDS

Special In-Person "Prize Patrol" in September 2025

NOMINATE YOUR FAVORITE BUSINESS!!!

2025 NOMINATION DEADLINE - June 30, 2025

Self-Nominations are encouraged!

Date		
Company Name		
For-Profit	Tax-exempt, Charitable, Non-Pro	fit (Check One)
Address of Company		
City, State, Zip		
Telephone Number		
Company E-mail		
Owner/President/Manager		
Nature of Business		
Why should this company b	e a nominee?	
May we inform the above co	ompany that you nominated them?	Yes
Your Name		
	E mail	

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

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

OHIO

ALLEN

Forever Foundation Repair Infinity Painting of Ohio LLC Ohio Pond Builders Shanahan Improvements

AUGLAIZE

Daddys' Hands Cleaning Service

CRAWFORD

American Shoe Service Remy Renovations and Timber

DEFIANCE

Brava Adventures Clemens Mobile Welding, LLC Independent Diesel Repair LS Wealth Management, LLC MAC Companies, LLC SAC Services LLC

ERIE

Dick's Carry-Out & Liquor Harbor Smart Homes LLC Hempur Pedic Mattress Ltd Lieske Counseling and Consulting LLC Sandusky Wheel and Tire LLC TruGrit Heating & Cooling

FULTON

Divine Painting LLC

HANCOCK

Call of the Canyon Cafe and Catering Clean Slate Facilities LLC Foundations Done Rite LLC Industrial Solutions Contracting

HARDIN

Scioto Sign Co., Inc.

HURON

Hudson's Construction & Renovation Klein Second Shift Automotive Repair Service Call Garage Doors

LUCAS

Advance Advertising All Hours Towing & Recovery Brown Legacy Memorial LLC CR Seamless Gutters LLC Definitive Contractors Inc. LTD
Hill Clinic LLC
Joseph Brothers Realty, Inc.
Joseph's Beverage Center
Kudos Cleaning, LLC
Life Care Health Service LLC
Madasz High Performance Coaching

Havana and Rye Mobile Cigar Lounge

Mold Medics of Toledo
On The Wall Painting, LLC
Out Bid It Construction
Stork and Sun

SVN / Ascension Commercial Realty

MERCER

Technical Roofing

OTTAWA

Allset Marine Sales and Service Sinacola, LLC

PUTNAM

First Klass Machining, LLC

SANDUSKY

American Plumbing & Sewer Big & Little's Carts and Parts Technique Electric, LLC

SENECA

Foam Worx LLC Route 67 Design Construction

VAN WERT

Rose Tax and Bookkeeping Services

WILLIAMS

Flooring Installation by Austin Kayla's Helping Hands Cleaning Service Kunesh Construction Libelle Painting, LLC LS Wealth Management, LLC Schwartz Construction and Restoration

WOOD

Buckeye Premier Cleaning, LLC
Call of the Canyon Cafe and Catering
Cooks Tree Service LLC
Division 1 Roofing
EasyStreet Cafe
Flyer Liquidation
Groundskeeper Outdoor Solutions

Hardy Industrial Services & Excavating, Infinity from Marvin - Toledo It's Sew You Midway Animal Hospital Panda Technologies, LLC Platinum AutoSpa & Detailing LLC Roofline LLC T.I.G. Fleet Service Inc. Ziebold Property Services LLC

WYANDOT

Byte Guard IT

MICHIGAN

LENAWEE

Glycon Corporation Keystone Mobile Home Sales Michigan Handyman & Remodeling Services Shinabery Equipment Co

MONROE

Cleaning With Loyalty Inc EK Designer Gowns Martin Home Improvement Oliver Lee Consulting PLLC Property Styles LLC SVN / Ascension Commercial Realty Victoria Day Spa, LLC Williams Brothers Dundee Dodge Chrysler Jeep Ram







RISK & SAFETY SOLUTIONS

Here are some key reasons to implement a workplace drug & alcohol program

Safety

 Reduces the risk of accidents, injuries, and fatalities due to impaired employees.

Productivity

 Helps maintain a productive and efficient workforce by addressing issues like absenteeism, poor performance, and distractions.

Compliance

o Ensures adherence to legal and regulatory requirements, particularly in safety-sensitive industries.

• Employee Well-being

o Promotes a healthier work environment and provides support for employees struggling with substance abuse.

Reputation

o Enhances the company's image by demonstrating a commitment to workplace safety and employee health.

• Learn More Today

 Contact Mike Cicak at mike.cicak@sheakley.com to learn how Sheakley can help you implement your program at no additional cost.

OHIO SAFETY CONGRESS & EXPO

April 16 - 18, 2025

Greater Columbus Convention Center

Visit Sheakley at Booth 313

Our safety professionals will listen and learn about your business and its specific needs, offer cost-effective solutions to increase awareness and decrease accidents, and provide you with the tools you need to make safety a lasting part of your company culture.

Scan the QR code below and register to attend!



ON THE CALENDAR

OSHA's at the Door/ Jobsite

April 4 | 9:00am-10:00am

Department of Transportation Supervisor Drug & Alcohol Compliance - 60/60

April 8 | 1:00pm-3:00pm

What does a Department of Transportation drug & alcohol testing program look like?

April 10 | 10:00am-11:00am

Current Drug Climate in Ohio

April 30 | 9:00am-11:00am

For a complete list of upcoming training sessions, scan here, or visit **sheakley.com**

Use Coupon Code BBB20 to receive 20% off your registration fee.



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



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

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

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

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

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

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

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

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

*Available only through licensed brokers.

Have questions about Level Funded Health Plans?

Contact FrontPath Health Coalition

BY PHONE

BY EMAIL

BY PHONE

419-891-5206 ext. 104

info@frontpathcoalition.com

frontpathcoalition.com/ contact-us



EMPLOYEE GROUP BENEFITS

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

For more details, visit bbb.org/toledo

Group Benefits

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

JANUARY & FEBRUARY 2025

OHIO

ALLEN

A Little TLC

Allied Environmental Services, Inc.

Alltek Plumbing, Heating & Air

Conditioning

Alpine Tree Service

Amish Sheds Direct of Lima

Angel for Loved Ones Homecare Inc.

Auto Barn

B. and K. Trucking Inc.

Bella Notta's Pizza

Beltone Hearing Center

Best One Tire & Service of Lima

Bindel's Inc.

Bobcat of Lima, Inc.

Bowman Brothers Construction &

Supply Co. Inc

Bowman's Fine Cabinetry LLC

Brown Supply Co.

Buckeye Commercial Body, LLC

Buckeye Roofing & Maintenance LLC

Carpenter Property Inspections LLC Chiles-Laman Funeral & Cremation

Services

Citizens National Bank

D&M Fencing, LLC

Dee's Overhead Door Co. Inc.

Delphos Area Chamber of Commerce

Document Service Company

Doug's Plumbing & Heating LLC

Dyer, Garofalo, Mann & Schultz

E. S. Evans and Company

Ellis Door & Window Inc.

Fair Radio Sales Co. Inc.

Fence Professionals, LLC

H & H Auto Body & Glass LLC

I & M Dvnamics LLC

Infectious Diseases Inc.

J R Concrete & Construction

J. M. Hamilton Group, Inc.

Kings Trenching & Excavating LLC

Kleen Sweep

Layman Woodworks LLC

Legacy Property Solutions LLC

Lima Armature Works Inc.

Lima Chevrolet Cadillac

Lima Memorial Health System

Lima Symphony Orchestra

Lima/Allen County Chamber of

Commerce

Mackey & Son Construction

Muscle Mart LLC

New Life Scientific, Inc.

News Gazette Printing Co.

Nickel Steel FCU

North Dixie Truck & Trailer, Inc.

Northwest Custom Concrete, Inc.

Northwest Painting & Coating

Northwestern Ohio Security Systems

Ohio State Beauty Academy LLC

Old Barn Restaurant And Grill

Orthodontic Associates of Northwest

Ohio, LLC

Prestige Tax and Business Services

Progressive Tool & Die Co.

Pure Smiles

Quality Electrical & Mechanical, Inc.

Railroad Customs

Rapid Restore Denture Laboratory

Rapp Construction LLC

Roeder Cartage Co. Inc.

S & W Leasing, LLC

Sandy Point Plumbing

Scott Bentz Contracting, LLC

Smith-Boughan Mechanical, Inc.

Snappy's Outdoor Equipment Sales &

Service

Spieles Nurseries

Steady Does It Mechanical Services

Steiner & Granger, LLC

Steve Doyle Homes

Stites Grocery

Suburban Motors Used Cars

Tom Ahl Buick GMC

Tom Ahl Chrysler Dodge

TopMark Federal Credit Union

Tracy Appliances Inc.

Trans Vac Inc.

Von's Diamonds & Jewelry

Webb Insurance Agency Inc.

West Central Ohio Veterinary Emergency

Service

White Family Of Dealerships

ASHLAND

Chimline Masonry LLC

AUGLAIZE

Amish Sheds Direct/USA Buildings

Direct

Block Insurance Agency Inc.

Cisco Realty

Diversified Pond Supplies, LLC

G.A. Wintzer & Son Company

Hometown Transportation LLC

Kinninger Production Welding Inc.

NKTELCO, Inc.

Popiel Diesel Performance LLC

Rayburn Financial Advisory Services

Spicer Contracting LLC

S-Tech

Wapakoneta Area Chamber of

Commerce

CRAWFORD

Avita Home Health & Hospice

C.B. Electrical Services LLC

Castle Auctions & Appraisals LLC

Clouse & Associates Insurance

Crest Bending Inc.

Gene's Transmission
Golden Hawk Transportation Inc.

J & F Construction & Development Inc.

Kelco Builders, Inc.

Lemaster Towing and Recovery LLC

Link's Country Meats

Mid Ohio Flooring LLC

Moose Lodge #669

Mosier Industrial Services Corporation

Oakstone Landscape, LLC

Rietschlin Mechanical, LLC

Rob's Quality Automotive

Wilson Insurance Agency

DEFIANCE

Andrews Construction

ANS Steel Buildings, LLC

Arthur Law Firm Co., L.P.A.

Buckeye Roofing & Exteriors LLC

Fraternal Order of Eagles #372

Gary's Auto Repair, LLC

Highland Center Electric

Homier's Monumental

Huntington National Bank

Jim Schmidt Chevrolet-Buick, Inc.

Jim Schmidt Ford, Inc.

Kiessling Construction

Modern Safety Techniques

Nature's Image Taxidermy

OneMain Financial

Redbeard Renovations LLC

Risk Strategies

Seigman's Siding & Window Specialist LLC

The Laurels of Defiance

W Schwartz Construction LLC

Wagner Roofing & Construction Solutions Yoder Body Shop

ERIE

Ace Landscaping LLC

Balconi Monuments Inc.

Blue Chip Machine & Tool, LTD

Brown Supply Co.

Camp Construction, LLC

Castalia Trenching & Ready Mix, LLC

Coles Lawn Service LLC

Cole's Quality Cars, LLC

Cutting Edge Painting & Home Maintenance

Daniel's Basement Waterproofing Dwelle Excavating & Trucking LLC

Erie County 4-H Camp, Inc.

Erie Tint LLC

Executive Cleaners
Firelands IT Services, LLC

Foster Chevrolet-Cadillac, Inc.

Gajda Custom Services, L.L.C.

Graziano Electric Inc.

Great Lakes Benefits Inc.
Gundlach Sheet Metal Works Inc.

HearingLife

Hermes-Parker Concrete LTD

J & J Door Inc. Lakeland Import Auto Service

Law Bro's Auto Body, Inc.

Lucky Towing & Recovery Matrix Automation Inc.

McAllister, Ltd. Ohio Diesel

Peerless Ovens

Petrick Roofing and Remodel LLC

JANUARY & FEBRUARY 2025

Sandusky Clean Scene
Sandusky Home Interiors Inc.
Sandusky Towing
Strecker Remodeling & Construction
T R Enterprise LLC
The Kreimes Co.
The Kyle E. Grathwol Company LLC
Vassallo Builders LLC
Wilkes Plumbing & Heating

FULTON

419 Gutters Aquatek Water Conditioning Busse Combat Knife Co. Callan Photography and Fundraising Childress Collision, LLC D & G Welding, Inc. F & W Auto Supply, LLC Fido's Friend LLC Gleckler Bros Inc. Haury Concrete, Inc. **Huntington National Bank** K & L Trucking Inc. KDT Moving Services, LLC Kern Heating, Cooling, Plumbing LLC Legacy Spray Foam Insulation LLC Luce's Chimney & Stove Shop MCW Certified Welding, Ltd. Nofzinger Electric Inc. Northwest Veterinary Hospital, Inc. P.A.M. Diamond Paintings, LLC Page Irrigation & Landscaping LLC Perfection Finishers Pettisville Meats Inc. PNC Bank, Northwest Precision Ag Services, Inc. Shipman Advertising Company Soaring Software Solutions, Inc.-TCMax Sun and Shield Roofing Services LLC The Brown Bag Market Tri-County Block & Brick, Inc. Volkman Kitchen & Bath

HANCOCK

Affordable Waste Solutions LLC AgCredit, ACA Amish Sheds Direct/USA Buildings Direct Around The Clock, Inc. A-Team Cleaning Automotive Repair & Electronic Service AWC Landscape, Deck & Fence B. R. Pallet, Inc. Best Tax and Notary Bluffton Veterinary Hospital and Pet Care Center Boes Brothers, Inc. Brayton Professional Services, Inc. **Bread Kneads** Brimley Law Firm, LLC. Brown Automotive Diagnostic & Repair Charles Beagle Electric, LLC Chelsie Hosmer Photography

Crushproof Tubing Co.

Cuellar Electric & Generator LLC
Cutters & Clippers LLC
Distinctive Building Elements, LLC
Document Service Company

Elite Construction & Contracting EverDry Waterproofing of Findlay Findlay Body Repair Findlay Chrysler, Dodge, Jeep, Ram

DON'T LET THIS HAPPEN TO YOU!

BBB's Senior ScamGuard Director, Pam, received a text message from a consumer. She had just pumped gas and suddenly realized the "security seal" on the pump was broken. Should she be concerned?

Great question!

A security seal on a gas pump, often a tamper-evident label, shows if the pump or credit card reader area has been opened without authorization, potentially revealing a skimmer.

These seals are designed to deter and detect tampering, and prevent the installation of a credit card skimming device.

If the panel has been opened, the seal will show signs of being damaged, such as a "VOID" marking or shredding, indicating the pump has been tampered with.

While not mandatory, many gas stations choose to use these seals to enhance security and reassure customers. If you spot a broken security seal on a gas pump, immediately inform the gas station attendant or manager and consider reporting it to the local law enforcement.

Criminals use the data stolen to create fake payment cards and make unauthorized purchases from victims' accounts.

Be ALERT - Don't Let It Happen To You!



(generic security label)

JANUARY & FEBRUARY 2025

Findlay Vinyl Frankart Electric Gierke Trucking LLC Green Acres Lawn Care Inc.

House Of Color JB Spray Foam Insulation

KK & S Services, LLC

L & H Bulk Services, LLC.

Marbee Printing and Graphic Art

Miller Rigging

Moer Plumbing & Heating & Electrical

Noah's Arc Electric

Ohio Automotive Supply Co., Inc.

Ohio Concrete Solutions LLC

Pathology Laboratories, Inc.

Professional Appraisal Services

Projex Roofing and Remodeling

Pukka, Inc.

R & A's Auto Salvage & Repair Rettig Furniture & Mattress

Riverside Glass Co.

Rowmark LLC

Sausser Steel Company, Inc.

Sherman House

Taylor Hyundai Findlay

Wilbur & Son Standard Water

HARDIN

Beltone Hearing Center **Bontrager Construction LLC** Rahrig Tree Co. Inc.

Rick's Auto Sales. Inc.

Rohrs Farms

Silver Creek Supply, Inc.

The Rogers Agency

Yoder Metal Sales

HENRY

Custom Agri Systems, Inc. G&J Auto Repair LLC

Gerken Materials Inc.

Huntington National Bank

Kitchen Solvers

PNC Bank, Northwest

Rayburn Financial Group

Vernon Nagel, Inc.

Vince's TV & Appliances LLC

HURON

419 Handyman, LLC

Arsenal Custom Construction LLC

Berkel Family Automotive

Blossom City Fence Co.

Buckeye Excavating & Construction Inc.

Caldwell Roofing

Cannon Custom Construction LLC

Cozy Home Renovation LLC

Don R Sweeting Auctioneer LLC

Don Tester Ford Lincoln, Inc.

Erie Mechanical LTD

Firelands Lawn & Landscape

H & H Plumbing & Heating, LLC H. J. Schodorf & Associates, INC.

HearingLife

JMK Construction Services, LLC

Mark Schaffer Excavating & Trucking

Martin Off Road, LLC

New State Roofing, LLC

North Coast K-9

Norwalk Concrete Industries, Inc.

R. J. Beck Protective Systems Inc.

RMH Concrete & Foundation Inc. Sidelines Sports Eatery & Pub

Smith Paving & Excavating Inc.

Sommers Woodcraft Inc.

TeamRay Motorsports, Inc.

Triple H Contracting and Interiors Watts Home Improvements, LLC

Welfle Inc.

Wilhelm Construction Company

Zeiter Trucking Inc.

1 Touch Seamless Gutters LLC

1st Impressions Painting Plus

A&D Consulting Group, LLC

AAA Car Care Plus

Able Concrete & Builders

Able Roofing and Home Improvement

Absolute Residential Services LLC

Accurate Ceiling & Wall LLC

Adler's Automotive LLC

Adohr Corp.

Adore Cleaning Service LLC

Advanced Sewer and Drain Cleaning

After Hours Lawn Maintenance LLC AJ Archery and AJ Outdoors LLC

Aldrich Landscape, LLC

All American Coach Company, Inc.

Allen F. Wilson Jr. Residential Contractor Allen Industries Inc. Harmon Sign

Division

Allied Paving Co., Inc.

Ambrosia's Automotive

American Construction

American Custom Industries Ameriprise Financial Services, LLC

Arista Home Care Solutions

A-Team Auto Wraps & Window Tinting

Auto Connection Brake & Muffler Shops

Auto Plus Insurance, LLC

Automatic Septic & Well Corp.

AW Heating & Cooling

B & L Auto Service, Inc.

Bargain Towing Service LLC

Barkan & Robon Ltd.

Bayshore Auto Care LLC

Bayview Electric

Bellagio Window Fashions, LLC

Berman Building Co., Inc.

Bernhard Insurance Group LLC

Better Care Lawn & Snow Removal, LLC

Big Apple Deli

BIG Marketing Solutions, LLC

Birds Eye Construction Co. LTD

BK Property Services Inc. Black & White Transportation

BMC Accounting LLC

Bob Miller Interiors

Boles Home Improvement LLC

Brent Paints LLC

Brick House Commons

Broer-Freeman Jewelers

Brothers Glass Block, Inc. **Buckeve Northwest Realty**

Buehler Decorative Hardware Div. of Gross

Electric

Byrne Paint Co.

C.D. Building Services LLC.

Cardinal Compliance Consultants, LLC

Careology LLC

Caring for Yours LLC

Center For Solutions In Brief Therapy

Charlie's

Charlie's Dodge, Inc

Chromatism Ltd.

Citizen Tax Service

City Dust Control, Inc.

Clark's Custom Concrete LLC

Cleaning Genie

Clock Contracting & Building Services

Coleman Systems, Inc.

Colonial Courier Service, Inc.

Commercial Flooring Of Toledo, LLC

Community Car Care Ltd.

Comprehensive Data Services, Inc.

Contec, Inc.

Coyle Funeral Home & Cremation Services

Coyle Mechanical Inc.

Craig Sandlin's Fire N Ice Heating N Cooling

D & R Outdoor Power Equipment

Darah Medical Equipment & Supplies LLC

Darkinson Doors

Dave Smith Appliance Services, LLC

David's Home Improvement LLC

Design Waterville Designetics, Inc.

Dibling Floor Covering, Inc.

Digimatics Inc Dba Architectural Arts

Directions Credit Union

Dismat Corporation

Diversified Group, LLC

DMD Environmental Inc.

Done In A Day Detailing, LLC

Drive N Style

DryerVentz - DuctVentz

Duct Cleaning by Dun-Hill

Duffey Concrete Cutting & Drilling Company

Earl Bros. Transmission & Auto Repair Eastman & Smith Ltd.

Eggleston Meinert & Pavley Funeral Homes

EL Nuevo Vallarta Mexican Restaurant

Elite Care Solutions LLC

Elite Comfort Heating and Cooling, LLC

Encompass Health Rehabilitation Hospital of

Toledo, LLC Eston's Bakery

Excel Automotive, LLC

Excellent Garage Door Service, LLC

Expeditus Supply Chain Solutions LLC

Expeditus Transport, LLC

Expercon, LLC

JANUARY & FEBRUARY 2025

Exquisite Home Source LLC

F. N. Cuthbert, Inc.

F.J. Westcott Co.

Fifi Chere Grooming Salon Ltd.

Fifth Third Bank (Northwestern Ohio)

Fifth Third Bank of Northern Ohio, N.A.

Fiske Brothers Refining Company

Forever Friends Learning Center, Inc.

Forte Music School, LLC

Fry Heating, Cooling & Plumbing

FWB, Inc.

Generations Tax & Accounting LLC

Glass City Furniture, Inc.

Glass City K9 LLC

Glass Masters 2000 LLC

Gogel Fastener & Industrial Supply Co.

Grande Financial, Inc

Gray Plumbing, LLC

Great Lakes Sound, Inc.

Great Lakes Turbines, Inc.

Great Lakes Vacuum

Greenbelt Auto Parts

Grounds Services, Inc.

Guaranteed Drywall & Plaster LLC

Hale Performance Coatings, Inc

Hall Concrete Walls, Inc.

Handy Mother-Fixer LLC

Harding Property Solutions LLC

Hartman Veterinary Hospital Inc.

Hawaiian Pools

HCC Rare Coins

Holland Movers LLC

Honest Abe's Heating & Air Conditioning

Hugill Irrigation, LLC

Huntington National Bank

Industrial Safety Gear

Informative Financial Services

Inspirations Bath and Kitchen

J & J Fence Company, LLC

J&S Fencing Inc.

Jackman-Laskey Auto Wash

James R Fisher CPA Personal Financial

Specialist, CTC

Jay Shank Excavating, LLC

Jays Flooring and Remodeling LLC

JDRM Engineering, Inc.

JML Services

JMS Property Management LLC

Jokat Properties LLC

Joseph R. Schmidbauer, DDS

Jugs Enterprises Inc.

JW Landscape Services LLC

Kaminsky & Associates, Inc.

Kerber Property Management

Kerekes Lawn & Landscape

Kevin Mantel Home Improvements, LLC

Knapp & Associates LLC

KTC Legacies, LLC

L & S Roofing & Sheet Metal

L.A. Szegedi Contracting LLC

LaPlante Real Estate LLC

Lasalle Cleaners Inc.

LeafFilter Gutter Protection

Lee Williams Meats, Inc.

Lee's Re-Creation Construction Lehnhardt's Landscaping and Snow

Plowing, LLC

Liberty Tax

Little Sprouts Academy, LLC

Loma Linda's

Luck Landscaping

Ludwig Propane

LYNX Concrete Coatings, LLC

M & L Builders

M & W Silkscreen, LLC

Mack's Autoworld LLC

MadAveGroup

Mail It Corp.

Mallory Pattern Works Inc.

Mancino's Pizza & Grinders

Marck & Associates Inc.

Marrik Dish Co, doing business as Suite

Solutions

Marx Concrete & Construction LLC

Masin Roofing, Inc.

Maumee Bay Kitchen & Bath Center

Maumee Bay Lodge & Conference

Center

Maumee Bay Turf Center

Maumee Chamber of Commerce

McCarthy Builders, Inc.

Meldrum Mechanical Services Inc.

Michael's Cafe & Bakery

Miller Fireworks Inc.

Mobile Bonds LLC

Moore Landscaping and Irrigation LLC

Mud Exteriors LLC

Murphy Construction Inc.

Myers Fireplace & Patio

National Illumination & Sign Corp.

New Era Technology

Next Level DJs

Nicholas Hetzer Law Office

Nourish Early Learning, LLC

NuCentury Textile Services, L.L.C.

Oasis Mediterranean Cuisine, Inc.

Ohio Specialty Manufacturing Co.

One Source Total Property Solutions

OneMain Financial

Open Arms Wellness Center

Outdoor Inspirations Tree Service

Overhead Inc.

Paramount Health Care

Parker Brothers Painting and Design

Pathology Laboratories, Inc.

Perspectives Counseling Services, LLC

Pettaway Financial LLC

Precision Epoxy Flooring L.L.C.
Preferred Transmissions Plus, LLC

Preferred Transmissions Plus,

Premier Elevator and Lift LLC
Premier Waterproofing & Foundation

Services, LLC

Preston Homes, LLC

Pro Golf Fairways Downtown Toledo

Pro Golf Fairways Toledo

Professional Surface Restoration

Projects Designed & Built Inc.

Pugh Heating Company

R & D Custom Machine & Tool, Inc.

R & M Recycling, Inc.

R.S.V.P., Inc.

Rainboy Irrigation

Randy Hauser Custom Painting

RBM Environmental & Construction Inc.

Reality Construction L.L.C.

Reeb Funeral Home

Right at Home Sylvania & Toledo

Risk Strategies

Rock Roofing LLC

Roger K. Zimmerman, Attorney at Law

Romanoff Industries, Inc.

Rooter Pro Sewer & Drain Cleaning

Rose Pest Solutions

Roth Automotive

S & E Designs, LLC

Scheer, Green and Burke, Co. L.P.A.

Scottish Attire LLC

Scramblers

Seaway Pattern Mfg., Inc.

Shaw-Wyse Inc.

Shepherd Mechanical, LLC

Sidelines III

Sidelines Maumee

Sidelines Sylvania

Sidelines Wings N Things Inc

Signature Bank, NA

Slater & Zurz LLP

Small Box Music SMR HomePros

SONIA Organics Products LLC

Sparks Concrete Construction and Sons

Stanley Steemer International

Sterling Consultants, Inc.

Steve's Tree Services

StraitLine Fence

Strause Refrigeration, Inc.

Sylvania Auto Restyling Sylvania Graphics Inc.

Sylvania Smile Design

T & M Heating & Air Conditioning, LLC

The Andersons, Inc.

The Coal and Woodburner Shoppe

The Davey Tree Expert Company

The Toledo Blade TJ Metzgers, Inc

TLC Transit, LLC

Toddler Tech Childcare Center Toledo Auto Care

Toledo Basement Repair
Toledo Edison

Toledo Elevator & Machine Co.

Toledo Food Market

Toledo Periodontics, Inc.

Toledo Sign Company Toledo Tent & Party Rentals

Toledo Walleye Hockey Club Toledo Water Conditioning

Tom Cater Auto Sales

Tom's Fine Finishes Towers Armory LLC

TPM Realty

Transfer Me To DVD

JANUARY & FEBRUARY 2025

Trelleborg Toledo, Inc. Tri-Level Financial LLC Tri-State Windows, Siding & Roofing Tucker, Kissling & Associates, Inc. Turner & Turner Family Dentistry Inc. Two Blondes with Junk in the Trunk Estate Sales, LLC Ultra Heating & Cooling, Inc. Underground Systems Corp. **USA Buildings Direct** Vacation Daze LLC Vance Property Management, LLC Vas Family Insurance LLC Ventura, Inc. Veteran Roofing Services LLC Village Veterinary Hospital Virtual PC's Walter Funeral Home Waterville Sheet Metal Co., Inc. West Equipment Co., Inc. Wildwood Surgical Center Williams Heating and Cooling LLC Window World WorkSpring WTOL-TV Channel 11 WTVG 13 ABC Yark Automotive Group Young & Ulrich Engineering, Inc.

MERCER

Celina Mercer Co. Chamber of Commerce Chickasaw Machine & Tool Inc. CW Service Fortkamp Foam Haulette Manufacturing Inc. Healthy Lawns Inc. Mercer Landmark Inc. New Visions Medical Equipment, Inc. Riesen Plumbing & Heating Inc. Roessner Energy Products Inc. S & K Products

OTTAWA

Bassett's Hardware & City Market Bassett's Market Port Clinton Bench's Greenhouse & Nursery Brian's Home Services LLC C. Nelson Manufacturing Co. Catawba Clean Scene. Inc. Catawba Interiors Inc. Catawba Island Club Corp. Coastal Yacht Detailing, LLC Don Parsons East Harbor Builders Supply Emerson Painting and Remodeling LLC **Huntington National Bank** Mann Technologies Inc. Miller Boat Line, Inc. Port Clinton Area Chamber of Commerce Port Clinton Candy Company R & R Construction Co Starcher's Village PRO Hardware

Stayancho Services, LLC Veterans Home Maintenance LLC Wisler Landscaping, LLC

PAULDING

Affordable Septic, Sewer and Excavating, LLC

PUTNAM

3-M Contractors Inc. Action Exterminating BJ Auto Sales and Service Ltd. Burkholder Painting & Power Washing Chip's Grindin', LLC Eickholt Elite Construction LLC Geise Transmission Inc. Gerding Contracting LLC Glandorf Insurance Inc. Greve Tree Service Hair Unlimited of Ottawa LLC Kalida Market LLC Kreinbrink Industrial Maintenance Lamar Outdoor Liberty Storage Ohio Liebrecht Manufacturing LLC O-G Truck & Auto LLC Ottawa Veterinary Clinic Precise Marketing International Inc. Siefker Real Estate & Auction Co. Steck's Painting LLC Troy Rampe Construction Inc. Vorst Paving, Inc.

SANDUSKY

BAS Broadcasting

Ward Construction Co.

Bassett's Market Bellevue Benchmark Prints Berger Landscaping & Construction Brzeczek Bros Construction LLC Burns Iron & Metal Co., Inc. C.L. Deemer Roofing & Sheet Metal Co. Commercial Glazing Systems Inc. Crown Battery Mfg. Co., Inc. Dauch Construction, Inc. David P. Miller Building and Remodeling Contractor, LLC E & J Construction Eye Centers of Northwest Ohio, LLC Fremont Cutting Dies, Inc. Fremont Fence & Guard Rail Co. Gearheads Repair Solutions, LLC **Huntington National Bank** J.H. Builders, L.L.C. Jake's Auto Service Inc. Kent's Transmissions MAKENA Construction, LLC Michael Construction Minor Kustoms LLC Miss Abbie's Pet Treats LLC Nickel Paint & Supply Co. NMC Excavating, Inc. OneMain Financial Pathology Laboratories, Inc.

PNC Bank Rae's Pet Salon, LLC Roots Meat Market LLC DBA Roots Poultry S & S Builders & Excavating, LLC Sweeney Warehouse, LLC TME Services LLC Veh & Son Furniture Inc. Walters Boiler Works, Inc. Wonderly Horvath Hanes Funeral Home & Crematory

SENECA

Allen Excavating Inc. B & M Machine and Fabrication LLC Bassett's Market Tiffin Bishop's Plumbing & Heating of Tiffin, Inc. Brown's Wiring LLC Buchman Heating, Inc. C.A.R.S. Courtesy Auto Repair Plus, LLC CSI Insurance LLC D & K Mechanical, LLC Deluxe Cleaning Plus, LLC Drain and Gain Tiling LLC Fostoria Bushings & Insulators Corporation Pathology Laboratories, Inc. Price Manufacturing LLC Reds Carry-Out Pizza Roppe Corporation RR&D Master Automotive Care LLC Theis Construction Co., LLC Tiffin Pool Center

SHELBY

Tom & Jerry's, Inc.

VAN WERT

Agrauxine By Lesaffre Alliance Automation, LLC Arn's Repair LLC Buckeye Builds LLC County Line Auto Wrecking & Sales LLC Dellinger Bros., LLC Leland Smith Insurance Services, Inc. Reliable Plumbing & Heating Inc. Van Wert Fire Equipment Co.

WILLIAMS

4 Star Plumbing, Heating & Air Artesian of Pioneer Inc. Bryan Area Chamber of Commerce Bryan Auto Plaza, Inc. Buehrer Power Equipment Inc. C. E. Electronics Inc. Conversion Technologies International CrossCountry Mortgage, Inc. Elgin Service Center - Pioneer, LLC Fackler Enterprises, LLC Handyman Hardware & The Pool Place Huntington National Bank Integrity Bookkeeping, LLC Jacoby's Ole Smokehouse Meats Kevin McDougall Construction LLC. Krill Funeral Service, Inc. Moore Industries Inc Sammons Services LTD

JANUARY & FEBRUARY 2025

Thiel Construction Co., Inc. Universal Industrial Products Co. Inc.

WOOD 4 Guys & A Roof 419 Landscape LLC Absolute Quality Roofing, LLC. Abundant Life of Perrysburg, Inc. Alternative Home Repair, LLC AQUA DOC Lake & Pond Management B & B Box Company Inc. Bishop Properties LLC Blue Pacific Grill Board Savvy, LLC Brian O'Connor - Solutions Electrical Bryar Woodworking & Custom Carpentry, LLC

Built To Last Renovations, LLC Capital Tire, Inc. Carty Rentals

Centaur Tool & Die Inc.

City of Bowling Green Municipal Utilities

Condos And Trees Countyline Co-Op, Inc.

Cousino Restoration & Environmental

Curavo Carpet Care LLC **CWS** Environmental

Design Entertainment, LLC Devine Brow & Lash Studio

Eggleston Meinert & Pavley Funeral

Homes **Emch Heating & Air Conditioning**

Enviro Tire Recycling Eye Centers Of Northwest Ohio, LLC Fifth Third Bank of Northern Ohio. N.A.

FrontPath Health Coalition Fruth & Company, PLL Gabe Balazs Media LLC Glassline Corporation

Hernandez Remodeling, LLC **Huntington National Bank**

Huss Equipment Corporation

IMCO Carbide Tool Inc.

Integrity Automatic Door, LLC InteliCon

J&K Liquidations - Grand Rapids, Ohio Jane's Cakes & Confections

Kerber Real Estate

Kohne Camera & The Print Refinery Lakeside Interior Contractors, Inc.

Leaf Home Safety Solutions

Luckey Liquidations LLC Luckey Truck & Auto Repair LLC

Lundquest Concrete Inc.

Managed Care Systems Group, LLC Mark's Mobile Home Service & Supply Matt Dauer Jr. Lawn & Landscape LLC

Measel Heating & Cooling LLC.

Midwest Church Construction

Mister Freeze

Money Concepts Wealth Management & Financial Planning

Morlock Asphalt Limited

Mouch Insurance Associates, Inc.

Nazareth Hall

North American Science Association North Star Engineered Products Northwestern Ohio Tractor Pullers

Assoc. Inc.

NWO Beverage Inc.

Pathology Laboratories, Inc.

Pleasant View Building Service & Supply

Principle Business Enterprises, Inc.

Pro Golf Fairways Rossford

R.E.D. Auto Repair

Radocy, Inc.

Restoration Mechanical, LTD

Risk Strategies

Rosenboom Machine & Tool Inc

Rudolph/Libbe, Inc.

Saiga Solutions, LLC

Secure Pak Incorporated

Shamrock Village Condominium

Skotynsky Financial Group, LLC

Snook's Dream Cars, LLC

Spring Meadows Realty, LLC

SRM Construction LLC

Stacy's Place, LLC

Sunrise Park & Banquet Center

System Packaging T.E. Price, Inc

Tarpstop, LLC

The Affordable Handyman

The Maids Home Services

The Mailbox Doc LLC

The Manor at Perrysburg

Thompson & Thompson Construction

Tuffy Auto Repair of Perrysburg Ultra Care Physical Therapy

Victors Home Solutions

Welch Publishing Co.

Williams Industrial Service, Inc.

Wood County District Public Library Woofgang Dog Daycare, LLC

WYANDOT

Bill Sowers Tree Service & Landscape Burson-Bakies Insurance Agency, Inc. Carmar Gardens, Inc. Diamond Roll-Up Door, Inc. Loose Family Furniture and Flooring Norbert Frey Roofing, LLC S & P Alliance Thompson Bros. Masonry LLC

MICHIGAN

HILLSDALE

Apex Painting L.L.C. Belson Asphalt Paving Inc. Coldwell Banker Denny Groves & Associates JM Electrical Services **RE/MAX Preferred Realty** Wilcox Concrete, L.L.C.

LENAWEE

A. J. Brady Underground Excavating Bill's Service, Inc. Carpet on Wheels, Inc. Easton Enterprises 'eBots' **Endo Cannabis Centers** HearingLife Huntington National Bank Intelligent Quilting, Inc Lasershot Farm Drainage McRobert Construction, Inc. Provincial House of Adrian Quality Cleaning Quality Painting Solutions LLC R & M Recycling, Inc. Tecumseh Coins, LLC

MONROE

4 Point Tree Service LLC AAA O'Shannons Building Restoration Accurate Carpet Cleaning Aerie Construction LLC Affordable Construction Co. All Crane & Tree Services, LLC Amish Sheds Direct/USA Buildings Direct Bedford Lawn & Snow, Inc. Buckwood Builders, LLC Clean It Up! Property Services Countryside Excavating Services, LLC. Dynamic Pipe Solutions LLC **Erie Motorsports** Garst LP Gas, Inc. Glass City Staging and Design, LLC **Huntington National Bank** Imperial Construction Larry Rorke Excavating & Basement Waterproofing Leski Wittman Insurance Agency Liedel Power Cleaning & Painting Mark Neumann, DO/MSN Healthcare, P.C. MTS Burgess LLC MTS Seating Pinnacle Technology Group Inc. R & M Recycling, Inc. Rawlings Heating & Cooling Salenbien Welding Service Inc. Sidelines Italian Grille, LLC Sidelines Sports Eatery & Pub Smokehouse 734, LLC Strokes of Perfection Painting and Design Sunset Security, LLC

Warren's Lawn Maintenance Wayne Pavlika Builders Inc.

SAGINAW

Vantage Service and Repair, Inc.

Morse Moving & Storage, Inc.

WASHTENAW

B & R Custom Carpentry Cash 4 Motorcycles - Sell Your Motorcycle On Par Media Solutions R & M Recycling, Inc.

WAYNE

Global Green Service Group

FOR BUSINESS

Find us on Facebook:

Like

Follow

Subscribe





Featuring local business owners!

Follow and listen to BBB's podcast on iHeart Media's Spreaker podcast platform.

A Heart For Business is a locally produced podcast from the Better Business Bureau of Northwest Ohio. Each episode will focus on a local business along with including information on the latest BBB alerts about telephone and e-mail scams. Take a deep dive into your local small business proprietors ... the real engine behind the local economy. Hosts: Lane Montz President/CEO of BBB of Northwest/West Central Ohio and Southeast Michigan and WSPD's Fred LeFebvre.

Who Is TUNING IN to BBB?

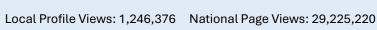
Your local BBB may be new to the Podcast world, but we are well known online!

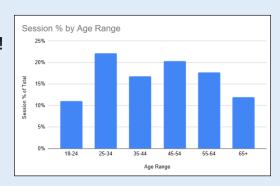
Baby Boomers (age 61 and up): 29.6%

Gen X (age 45-60): **37.2%**

Gen Y/Millennials (age 29-44): 22.2%

Gen Z (age 13-28): 11%





BBB.org website overview for 2024.



MAKING YOUR BUSINESS STAND OUT - INEXPENSIVELY!

BY DICK EPPSTEIN, FORMER BBB PRESIDENT

In 1979, Grace and I had just moved back from Canton, Ohio and we had a small place in the Carriage Hills apartments on Nantucket in West Toledo. Our budget was tight, but when we went to buy groceries, our small son, Andrew, insisted that we go to Churchill's Market at the corner of Central and Cheltenham. It was a good grocery store but out of our way. Why did he insist? Because every child

brought in with parents immediately was handed a free cookie from the bakery staff. It was a small gesture, but Grace and I were regular customers because of that free cookie. It allowed Churchill's to stand out from the competition.

cookie. It allowed charefull of to stand out from the competition.

The marketplace today is very different from the 1970's but every business still looks for ways to stand out from its competitors. Here are some of the obvious – and inexpensive – ways to make that happen:

First, Positive customer reviews. Everyone reads your customer reviews on the internet. Everyone! When Grace and I look for a restaurant, car repair shop, handyman service, or furniture store, we pull up the **BBB Customer Reviews** on your company's BBB rating. She also looks at other web sources (Google, Yelp, etc.) and reads their reviews as well. Good reviews are absolutely

COULD A COOKIE REALLY MAKE A DIFFERENCE?

critical to modern companies. If you serve the public, you need to take your reviews seriously. If positive, thank them and reinforce your commitment to good service. If they are negative, don't just disregard the criticism. Investigate if your company dropped the ball and try to make it right. Consumers understand that mistakes happen, but they really appreciate companies that fess up and resolve disputes. Incidentally, Grace and I posted positive reviews for the company that built our deck, installed our windows and siding, painted our

home, did our roofing, and did our move. (They were all BBB Accredited companies, of course.)

Next, BBB Opportunities. Want to stand out? Over a million consumers check company BBB ratings every year. You can put the **logo** in your advertising. Plus, you can advertise in the **BBB Torch Newsletter** which goes to thousands of companies and their employees. And the BBB has a dynamite **co-op billboard** marketing program that would really allow you to stand out – and you better believe people read billboards!

Put videos on your web site. People love for experts to show them how to fix a leak, replace a car battery, frost a cake – almost anything. Producing a few short videos can be very inexpensive, and they give your company credibility. "You're the experts!" You will be amazed how popular they will become!

Finally, Community Sponsorships. My now-retired friend Jeff Jaffe was a steadfast patron of the arts. You would always see "*Harold Jaffe Jewelers*" as a benefactor of theater and symphony productions. Your company can do the same, underwriting local community events. You can support college and high school teams. (Don't forget my Scott Bulldogs!) The schools will praise you to the skies at their football and basketball games if you help them with uniforms, equipment and programs. It costs little but really will make your business stand out in your community.

With social media so powerful today, **good customer service** will always stand out. **In your own way,** find a method to give every customer a cookie!

BBB and **NAMI** Partners for "Shred the Stigma" Event

NAMI Greater Toledo provides essential services for individuals and families affected by mental health conditions. As a local affiliate of the National Alliance on Mental Illness, we offer free educational programs, support groups, and advocacy initiatives to foster understanding and recovery.

Participants find comfort and connection through peer-led support groups, classes, and art support workshops, sharing strategies for navigating mental health challenges.

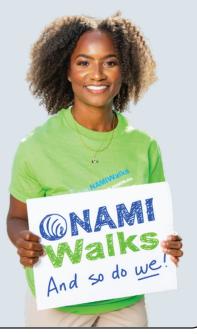
Support our mission at the **2025 NAMIWalks Greater Toledo** on May 17, 2025, at Middlegrounds Metropark! Form a team and join us to raise awareness and funds for NAMI Greater Toledo's services. 100% of the money raised stays local, directly supporting programs and resources in our community. Register at www.namiwalks.org/greatertoledo.

We are grateful to the Better Business Bureau of Northwest Ohio & Southeast Michigan, a Gold Sponsor of NAMIWalks Greater Toledo. Their support enhances our reach and services, demonstrating their commitment to mental health awareness.

NAMI Greater Toledo is also part of the NAMI StigmaFree Company initiative, helping organizations create supportive, mental health-friendly workplaces. This program provides resources to reduce stigma and promote employee well-being.

Together, with partners like the BBB and our supporters, NAMI Greater Toledo works toward a future where everyone affected by mental illness feels supported and empowered. Join us to walk for mental health and build a stigma-free world!

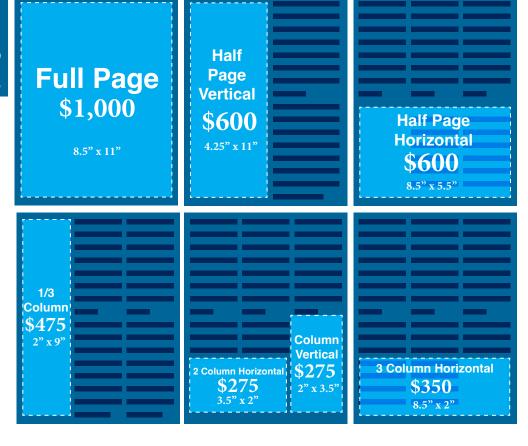
Join us in Shredding the Stigma! (see next page)

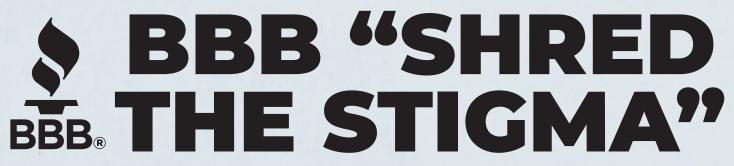


ADVERTISE IN THE Torch News

Circulation 5,800+ Businesses

Reach over 5,800 regional businesses by advertising in the *Torch News*. Published six times a year, it's the perfect way to get your message in front of engaged, trusted companies and their employees. Choose from a variety of ad sizes and options to fit your budget, with discounts available for multi-issue commitments. Let your fellow BBB members know all about you - because **BBB Accredited Businesses** are the most interesting companies in the room. Reserve your spot today by calling Lane Montz at 419-467-3819!





Help us support our area's mental health resources. BBB will donate \$5 to our local NAMI chapter (National Alliance on Mental Illness) for every car that brings shred, up to \$2,500.

Saturday, May 3, 2025 9:00am - 1:00pm

Located in the Westgate parking lot on Central Avenue in Toledo

FREE SHREDDING*

*Paper Documents Only *3 Bags/Boxes per Household *Additional Boxes/Bags for \$3.00 per Box/Bag

- Computers
- Stereo Components
 Small Appliances

Flat Panel TVs only!

40" or smaller - \$35.00 41" and up - \$40.00

- Cell Phones

NOT Accepted

Consoles (CRT) Tube Projection TV's







This is your issue of the BETTER BUSINESS BUREAU NEWS

Better Business Bureau News (USPS 486-490)
Published bimonthly by the Better Business Bureau Serving
Northwest and West Central Ohio and Southeast Michigan.
Subscription \$5 per year to BBB® Accredited Businesses
only. Postmaster: Send address changes to: BBB®, Integrity
Place, 7668 King's Pointe Rd., Toledo, OH 43617.

Accredited Business lines:

(419) 578-6000 and 800-542-5539.

Fax: (419) 578-6001. Internet: <u>www.bbb.org/toledo</u> E-mail: <u>info@toledobbb.org</u>

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.



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.

MICHIGAN'S NEW WAGE & HOUR LAW UPDATE

This Issue, *Legally Speaking* shows our three Michigan counties (Monroe, Lenawee, and Hillsdale) some love by updating members about recent and important changes in Michigan's wage and hour laws.

Navigating Michigan's Minimum Wage and Paid Sick Leave Changes

Big changes are coming for Michigan businesses as new laws affecting minimum wage and paid sick leave take effect. These changes, designed to improve worker protections, also present challenges for business owners who must adapt their payroll and human resources policies to remain compliant.

Minimum Wage Increases

On February 19, 2025, Michigan's minimum wage will increase to \$12.48 per hour. The rate will continue to rise annually until it reaches \$15 per hour by 2027. Tipped employees will also see significant changes, with their base wage increasing to 80% of the standard minimum wage in 2025 and moving to full parity by 2027.

For small businesses, these changes may lead to increased labor costs.

Employers should evaluate their payroll budgets, adjust pricing strategies if necessary, and explore automation or other efficiencies to offset rising expenses. Additionally, businesses employing tipped workers must prepare for payroll adjustments that will significantly impact industries such as restaurants and hospitality.

Paid Sick Leave Updates

The state's new Earned Sick Time Act brings expanded leave rights for employees, adjusting benefits based on business size. Businesses with 10 or more employees must now provide up to 72 hours of paid sick leave annually, while those with fewer than 10 employees must offer up to 40 hours of paid sick leave, plus 32 hours of unpaid leave. Employees can accrue one hour of sick leave per 30 hours worked, with the option to roll over unused time into the next year.

This expansion means that businesses must update their HR policies to ensure compliance, revise employee handbooks, and establish clear tracking systems for sick leave accrual and usage. Employers

should also prepare for potential increases in absenteeism and adjust scheduling practices accordingly.

PERIODICALS U.S. POSTAGE

PAID

TOLEDO, OHIO

What Businesses Should Do Next To stay compliant with these changes, businesses should:

- Review and update payroll systems to reflect wage increases.
- Communicate policy changes to employees in advance.
- Implement systems to track earned sick leave and prevent scheduling conflicts.
- Consult legal or HR professionals to ensure compliance with new labor laws.

Adjusting to these changes may be challenging, but proactive planning will help businesses minimize disruptions and remain compliant with Michigan law. For additional guidance, employers can visit the Michigan Department of Labor and Economic Opportunity's website or consult a labor law specialist.

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