



BBB Institute for
**Marketplace
Ethics**

2012-2013
Report to the Community



35 Years of Championing Marketplace Ethics

Better Business Bureau's Institute for Marketplace Ethics



BBB Institute for Marketplace Ethics

Mission: To provide education, resources and training on ethics, as well as prevent marketplace fraud and scams targeting at-risk consumers

Vision: An ethical marketplace where buyers and sellers can trust each other

Better Business Bureau Institute for Marketplace Ethics is the 501(c)3 charitable educational foundation of the Better Business Bureau of Minnesota and North Dakota.

- **BBB 501(c)6 Operational Division —**
Membership fees from our Accredited Businesses provide: comprehensive neutral Business Reviews, advertising and industry review; conciliation, mediation and arbitration services; fraud alerts; an online business directory; and a consumer resource center.
- **BBB 501(c)3 Educational Division —**
Charitable business and public support allows us to offer free fraud prevention resources that protect at-risk consumers and provide trainings, tools, scholarships and recognition programs that promote ethical enterprise and leadership.



Visit us online thefirstbbb.org/foundation or call **1-800-646-6222**

To donate and support the IME visit:
givemn.org/thefirstbbb

Dear Donors and Partners,

In 2012, Better Business Bureau of Minnesota and North Dakota celebrated a milestone year — our centennial anniversary! During that year, one of our key goals was to revitalize (and re-name) our Educational Foundation — the BBB Institute for Marketplace Ethics. Though our Foundation has been active for 35 years, supporting many beneficial programs and activities, we wanted to do even more for the people and the communities we serve. Looking back at the fiscal year, we feel confident that our Foundation is fully re-energized; we have expanded and created new programs, and an exciting new chapter in our rich BBB history has begun!

In May of 2012, our BBB joined dozens of other BBBs nationwide to offer a local Military Line® Program. Given our commitment to excellence and with the large military and veteran population in Minnesota and North Dakota, launching a program dedicated to serving those who serve and who have sacrificed so much seemed like a movement which had to happen. As you'll read, the inaugural year of our Military Line® Program was a success on every level.

Our dynamic Senior Program continues to grow, helping more seniors to become wiser consumers, stay financially secure and enjoy their golden years. We partnered with Senator Amy Klobuchar's office earlier this year for a Fraud Prevention Tour, which stopped through towns in the Iron Range and Central Minnesota before winding up in the Twin Cities. With our new partnership with FINRA, we reached additional seniors, educating them about how they can avoid investment fraud, as well as continued our partnership with AARP to hold consumer events throughout Minnesota and North Dakota. Thanks to a grant from Allianz this past year, we are currently completing a 20-minute fraud prevention video for seniors and caregivers which will help inform, support and educate this group of consumers who are often at-risk.

In addition, we worked with business and community leaders throughout our area to promote marketplace ethics by hosting the second-annual Business Ethics Summit in February; launching a cost-effective tool called the *Ethical/Enterprising* Trust Assessment Survey for businesses to better assess their ethical culture; convening our North Dakota Coalition Against Marketplace Fraud (CAMF) group; and re-branding our Integrity Awards as the BBB Torch Awards for Ethics to recognize the top ethical businesses in our community.

We are very proud of the positive impact our Foundation efforts have made in our community. Thank you for your continued support in helping us achieve our vision of an ethical marketplace where buyers and sellers can trust each other; we could not do it without you.



Dana Badgerow
CEO & President
Better Business Bureau of
Minnesota and North Dakota

A handwritten signature in black ink, appearing to read "Dana Badgerow".



Lisa Jemtrud
Foundation Director
BBB Institute for Marketplace Ethics

A handwritten signature in black ink, appearing to read "Lisa Jemtrud".

GOVERNANCE

The Board of the Institute for Marketplace Ethics (IME) is comprised of the same members as the Better Business Bureau's Executive Committee of the BBB Board of Directors. Their responsibility is to aid and advise the officers of the BBB Institute for Marketplace Ethics in all matters concerning the management of IME affairs. They possess and exercise all of the powers of the Board of Directors and meet on a quarterly basis.

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BBB Institute for Marketplace Ethics



History and Overview

Established in 1977, the BBB Educational Foundation (known as the Corporation for Consumer Affairs Inc.), sought to expand consumer knowledge across the state of Minnesota. The three primary initiatives at that time were:

- Creating and implementing Chamber of Commerce ConsumerCenters (through a partnership with 31 Chambers of Commerce across the state of Minnesota), which were designed to improve the quality and quantity of out-state (non-government) consumer services. Member chambers contributed investment dues to the BBB ranging from \$25-\$125 and in return, they were given consumer education materials and resources to make available to consumers in their local communities. This initial initiative generated \$2,340 in revenue in its first year.
- Producing and writing a weekly newspaper column entitled “Business Answers Consumers.” The objective was to communicate buying and problem solving skills to out-state Minnesota consumers. This Q&A style column was distributed for complimentary inclusion in all state newspapers (via a partnership with the Minnesota Newspaper Association). In its first year, 185 newspapers carried this column and 1,155 consumer letters were received.
- Developing public service announcements directing consumers with purchasing concerns to the Chamber ConsumerCenters.

The two corporate donors that supported these early initiatives were the 3M Foundation (committing a total of \$20,000 over a period of three years: 1977-1979) and the Red Wing Shoe Company (committing a total of \$2,000 over a period of two years: 1977-1978).

Organizations represented on the Board of Directors for the fledgling Foundation included the Minnesota

Newspaper Association, First National Bank of St. Paul, General Mills Inc., Culligan Water Conditioning, Minnesota Insurance Information Center, Metropolitan Cultural Arts Center, The Farmer, Red Owl Stores Inc., Dayton Hudson Corporation and the Northwest Area Foundation.

In the 1980s, the Foundation served to support programs and initiatives such as the popular General Motors Arbitration project (a program that later expanded nationally to all Better Business Bureaus), which was based on managing auto warranty disputes. The BBB Foundation also advanced its trailblazing automobile advertising review program, encouraging self-regulation. In the 1990s, the Foundation’s focus was on better-equipping the BBB’s consumer response center. BBB staffers — the first responders — answered the phones each day, but needed extensive technology upgrades to keep pace with the business world and consumer expectations. At the turn of the century, youth education initiatives became a priority. In particular, the BBB Foundation led Minnesota’s LifeSmarts program — an educational competition that developed and promoted marketplace knowledge among teenagers in a fun, interactive way.

Re-launched in 2011 as a springboard to the Better Business Bureau’s Centennial Celebration, the BBB strategically reframed and refocused the purpose and goals of its Educational Foundation to better serve today’s marketplace. The new BBB Institute for Marketplace Ethics (IME) delivers educational programs through its two centers: the Center for Character Ethics and the Center for Fraud Prevention.

After 35 years, the continuing mission of the IME is to provide education, resources and training on ethics, as well as prevent marketplace fraud and scams targeting at-risk consumers.

IME Financials

Statement of Revenue and Expenses for the Fiscal Year Ending June 30, 2013

(unaudited)*

REVENUE

Contributions	\$97,707
All Other	\$10,800
Total	\$108,507

EXPENSES

Programs	\$85,628
Development	\$300
General Operations	\$3,940
Total	\$89,868

Net revenue over expenses \$18,639

Net assets, Beginning of the year . . . \$51,954

Net assets, End of the year \$70,593

*Audited financials were not available at time of printing. To review the 2012-2013 audited financial statements, please contact our office at 800-646-6222.

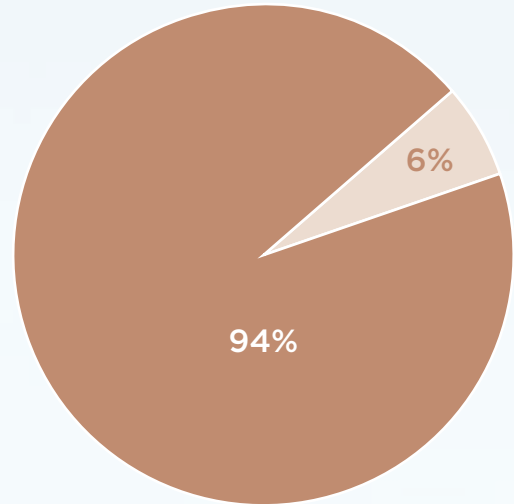
The BBB Institute for Marketplace Ethics follows the BBB Wise Giving Alliance Standards.

Donate and Support the BBB Institute for Marketplace Ethics Today

To ensure the continued FREE availability of important ethics and educational resources to consumers and businesses and help at-risk consumers in our community make wise purchasing decisions — we invite you to invest in our work. We appreciate your donation.

To support the BBB Institute for Marketplace Ethics, please donate online at givemn.org/thefirstbbb

IME STAFFING EXPENSES



Fundraising — \$11,977

Programs and Administration — \$186,032

Better Business Bureau of Minnesota and North Dakota supports the BBB Institute for Marketplace Ethics. This year’s donation of \$198,009 provided needed staff hours to conduct operations, including administration and fundraising.

“It’s an honor to support an organization that strives to protect at-risk communities. Specifically, those that serve to protect our country and our elderly!”

— Timothy, donor from 2012 Give MN’s Give to the Max Day

“What a wonderful opportunity to help the BBB help others!”

— Mark V., donor from 2012 Give MN’s Give to the Max Day

In the (L)IMElight



2012 Integrity Awards Centennial Gala

Better Business Bureau of Minnesota and North Dakota Integrity Awards recognize and publicly acknowledge companies who display exemplary levels of ethics, customer service and integrity in all aspects of their operations. Our 2012 Integrity Awards Centennial Gala was held October 29, 2012, at the Minnesota History Center in St. Paul.

Almost 300 guests enjoyed the evening, which started with a food and cocktail reception featuring special guests from BBB history (actors portraying prominent BBB historical figures). Recipients of the 2012-2013 Integrity Award were announced live during the ceremony, and the BBB also awarded three Student of Integrity Scholarships to high school seniors who demonstrated (through essay) their understanding of the impact an ethical decision had on their lives.

Holly Petraeus, Assistant Director of the Consumer Financial Protection Bureau Office of Servicemember Affairs, was the keynote speaker, and Lee Valsvik, on-air talent for KOOL108, was the event emcee.

Congratulations to the 2012-2013 Integrity Award winners!

Discovery Benefits, Inc Twin Cities Siding Professionals
Handi Medical Supply, Inc White Bear Animal Hospital
Mark O. Finney, DDS



2013 Business Ethics Summit

The second-annual Business Ethics Summit was held on February 20, 2013, at the University of St. Thomas. KSTP-TV's Tom Hauser returned as event moderator, and Karen Himle, who serves on the Board of HMN Financial, was the keynote speaker.

The Business Ethics Summit is a special event that brings together area businesses, ethics officers, professors, and students in a one-of-a-kind summit to raise awareness and dialogue about the need and importance of business ethics in today's global economy. Attendees had the opportunity to gain valuable tools and insight on how to create and promote an ethical environment in their business as panelists shared current business ethics challenges, perspectives and solutions to promote a healthy marketplace.

bbbethicsshowcase.org

The BBB Ethics Showcase, an online tie-in to the Business Ethics Summit (bbbethicsshowcase.org), is a "gallery" of business ethics materials used by businesses in our market. The purpose of the Ethics Showcase is to engage both future and current workforce to better understand best practices and examples of how ethics is applied and championed by area companies.

Examples of materials include, but are not limited to: mission, vision and value statements, code of ethics materials, conflict of interest forms, whistle blower policies, ethics training videos and information about participating companies and their unique approach to encouraging ethics in the workplace. This online resource is free for business, students and educators to use.

"We were delighted to win the BBB Integrity Award in 2009 and especially gratified to be the first two-time winner in 2012! More than a feel good award, this validates the effort and care our entire team puts in every day to always do what is right for our customers and business partners."

— Twin Cities Siding Professionals, 2009 & 2012 Integrity Award Winner

Ethical/Enterprising Trust Assessment

In February 2013, we launched an exciting new tool for businesses called the BBB *Ethical/Enterprising Trust Assessment*. This cost-effective program allows organizations to survey all employees to assess their current environment and determine next steps for building a trust-advancing culture. Employee communication templates are provided along with simple instructions to help initiate the anonymous survey, interpret the summary report, and guide plans for building an even more ethical enterprise.



BBB Joins Junior Achievement's BizTown

We know students are our future business leaders and workforce. To promote ethical business concepts with students, the BBB Institute of Marketplace Ethics aligned with Junior Achievement of the Upper Midwest (JA) and introduced BBB's Standards for Trust to students through JA BizTown! Combined with in-class lessons and a daylong visit to a fully-interactive 10,000 square-foot "town," JA BizTown students (in grades 4-6) experienced hands-on what it's like to run a business, as well as be a consumer. Students ran the bank, managed a restaurant, operated retail shops, handled payroll and more.

This past year, the IME worked to incorporate the BBB's Standards for Trust into the in-class curriculum, as well as the Capstone activity at JA BizTown. Business "owners" were advised about BBB Standards and — if they agreed to abide by the Standards — they were given a BBB Accreditation plaque to proudly display at their business. This effort stressed the significance of ethics in their business operations. This year, more than 13,000 students participated in BizTown! In addition, we hosted a "BBB Day at BizTown" in which Accredited Business owners helped students operate their JA BizTown businesses.

Coalition Against Marketplace Fraud

The Coalition Against Marketplace Fraud (CAMF) is a collaboration between key law enforcement entities and the BBB designed to share information, pursue marketplace investigations and stop fraud. In recent years we have convened CAMF meetings for law enforcement in the state of Minnesota. In February 2013, we established and instituted a CAMF in the state of North Dakota. CAMF partners participate in quarterly meetings, represented by 25+ different agencies including: State Attorney General, Dept. of Public Safety, Dept. of Commerce, Dept. of Health, Dept. of Labor and Industry, FBI, Secret Service, U.S. Postal Inspector Service, FTC, IRS, and the Dept. of Revenue.



Secure Your ID Day

Did you know that protecting your identity is largely in your own hands? Fifty-six percent of identity theft victims traced the theft to something that was stolen from their own possession. So here's the first rule: *If you don't need it, shred it — responsibly.* Your BBB is there to help with Secure Your ID Day, twice-yearly events (each October and April) designed to teach consumers everyday habits to safeguard their identity and provide a venue to shred personal documents securely and for free. This past year, we have grown from two markets (Fargo and Bismarck) to four (Fargo, Bismarck, Jamestown and St. Cloud). We helped more than 1,000 consumers shred in excess of 42,000 pounds of sensitive materials.

"...The BBB has set the gold standard for more than 100 years for businesses aspiring to earn consumers' respect, trust and admiration — critical to an organizations' long-term success. Congratulations, on a century of leadership and setting a standard of excellence that is recognized by consumers throughout the world."

— Joe Vortherms, Division Vice President, *CenterPoint Energy*

Serving Those Who Serve

In early 2012, the unemployment rate among the nation's National Guard troops returning from deployments in Southwest Asia was 19% — almost four times higher than Minnesota's 5.6% and six times higher than North Dakota's 3.1%. Within Minnesota's 34th Infantry Division, known as the "Red Bulls," soldiers returning from one of the longest deployments of ANY military unit had a projected unemployment rate even higher — 28 percent!

Developing a military outreach program in a region with only two active duty bases — but a large contingent of National Guard members — required studying the lives of these families. What were their concerns? What were the challenges of serving their country from their hometowns? Research proved that there were numerous examples of scams against veterans by non-accredited or "for profit" schools, false federal job test materials, and ID theft through false job offers. Our BBB and BBBs across the nation were familiar with such unethical behavior, and went into action!

In April of 2012, Brenda Linnington, National Director of BBB Military Line®, encouraged regional BBBs to connect to Veteran Job Fairs. In response, the BBB Military Line® Program connected with Federal and state officials who were developing programs and incentives for hiring veterans, as well as increasing trainings to both business leaders and servicemembers on interpreting military experience and skill sets into qualifications for current civilian jobs.

From there, our local Military Line® Program began to research impediments to veterans pursuing a return to employment and restarting careers in Minnesota and North Dakota. We concentrated our efforts

on exposing scams and applying our expertise in regard to the problem of fraudulent job and degree offers.

We developed a presentation that showed examples of false employment offers, and also included the U.S. Department of Education's new program to better inform the military about education options, comparative costs and successful academic programs. Then we took our message to the professionals — Workforce Managers for state employment centers, social workers at a VA Medical Center and non-profits that were providing support to veterans. We reached out to shelters, VA Drop-In centers for the homeless, MAC-V StandDowns and transitional housing programs for veterans. This presentation, "Educational and Employment Scams," has been popular and requested by job fairs, conferences and small business seminars.

In May of this year, we marked the first anniversary of our Military Line® Program by networking with the Minnesota Department of Veteran Affairs, the Minnesota Department of Military Affairs and the United Veterans Legislative Council to hold a workshop for area human resource managers and hiring officials on how to appreciate the benefits of hiring veterans—"Get in Line: Help Veterans Shine." We will continue to provide the outstanding Military Line curriculums throughout both states, and we are proud to have found more ways we can support our heroes.

Due to the teamwork of government, public and non-profit agencies like ours... in the past year, the unemployment rate among post-9/11 veterans slid to 7.2%; the Minnesota Red Bulls' unit unemployment rate has fallen to 1.3%. That is truly a battle won!



“...I am so happy to have [the BBB Military Line] as a resource. There are so many fly-by-night companies that are out to take advantage of Veterans.”

— Barb O'Reilly, *Director of Women Veteran and Employment Initiatives
Minnesota Department of Veterans Affairs*

MILITARY LINE® PROGRAM HIGHLIGHTS

- Fourth highest nationally in Military Line outreach events out of 28 BBBs that offer Military Line programs.
- Promoted financial literacy in Minnesota and North Dakota's military and veteran communities at 21 Informational Fairs, Expositions and public events — with estimated overall attendance of 4,675.
- Provided 28 formal presentations and Military Line workshops on military/veteran-focused and diverse marketplace issues, such as buying a car and avoiding scams, to 975 attendees.
- Raised awareness of BBB's free services, which in turn complaints from military personnel and families increased 233% from 2011 totals.
- Developed presentations “Employment and Education Scams” and “Internet Scams” to address issues affecting servicemembers and veterans.
- Developed “Get in Line: Help Veterans Shine,” in partnership with UVLC, the Minnesota Department of Military Affairs and the Minnesota Department of Veteran Affairs. This seminar promoted better understanding of the value of military/veterans skills for civilian careers.
- Participated in “Military Saves” and “America Saves” campaigns.
- Partnered with Veterans Administration to provide outreach to homeless veterans at Community Resource and Referral Center (CRCC), a daytime drop-in center in Minneapolis.
- Partnered with Veterans Administration to provide Military Line workshops at pre-release classes for Veteran inmates at Faribault Correctional Facility.
- Regular presenter for North St. Paul WorkForce Center, four MAC-V Veteran StandDowns, Job Fairs, military retirement seminars, and Inter-Service Family Assistance Committees (ISFAC).
- Military Line Program featured on Minnesota Military Radio Hour.
- Produced educational video introducing BBB Military Line and promoting the different workshops offered to military and veteran organizations.

“Please accept our sincere thanks and appreciation for your participation at our annual Spring County Veterans Service Officers Conference in Bismarck. The evaluations all came back with positive responses such as ‘This presentation was an eye opener’ and ‘I learned things I didn’t know.’”

— Lonnie Wangen, *Commissioner of ND Department of Veterans Affairs*

LOOKING FORWARD, WE WILL:

- Continue to reach out to Military families that are changing careers due to federal budget cuts, to those returning from extended deployments, and to veterans that find themselves displaced in the workplace and looking for new directions with the latest information on “Education and Employment Scams”.
- Explore and build partnerships in the communities where military and veteran families live through the Army One Source Financial Alliance in North Dakota and the “Beyond the Yellow Ribbon” committees in Minnesota, and increasing the rate of financial literacy through BBB Military Line and FINRA workshops.
- Create, develop and host additional events like “Get in Line: Help Veterans Shine” to use the BBB's best resources to serve the financial interests of our nation's heroes and their families.



Vicki Lokken-Paverud, BBB Military Line® Program Coordinator

Helping Seniors Maintain Their Financial Independence

Seniors are often hesitant to identify themselves as a victim of fraud. Concerns that they “should have known better,” being older and wiser, weigh heavily on their minds. Many seniors do not share their problems with their adult children for fear that they may be deemed unable to live alone or manage their own affairs. The appearance of vulnerability or making a bad decision can have devastating consequences for seniors, including losing their life savings and the ability to live independently.

BBB Institute for Marketplace Ethics has programs and resources designated to educate seniors and caregivers on how to spot, stop and report fraud by providing practical resources and helping them increase financial literacy, make wise purchasing decisions and enjoy their golden years. Our full-time senior program manager travels throughout our service area to connect with seniors, their caregivers, advocates and service providers.

With people over the age of 60 controlling almost 70 percent of the country’s assets it makes our seniors a very appealing target for scam artists. The senior demographic is growing (an 18% increase in the past 10 years) and this rate is expected to increase. Further, many older adults live alone and might not have a trusted companion to discuss marketplace issues or concerns. Almost half of older women (46%) live alone. In addition, government resources have declined, including but not limited to the closure of the Minnesota Department

of Public Safety’s MN Scams program. The BBB’s educational services are needed now more than ever!

The focus of the BBB Institute for Marketplace Ethics’ Senior Program this year was twofold. First, our “Be Wise, Be Informed, Be Empowered” program let seniors know how to use the BBB to become a savvy consumer and recognize scams and fraud, giving them the resources to report these issues. Second, we promoted FINRA’s [Outsmarting Investment Fraud] Trick\$ of the Trade presentations to senior investors who may be “trying to make up for lost time” or longed for additional savings to pass along to their families. Using profiles of victims and perpetrators, the 60-minute video highlights the persuasion tactics that con artists use to defraud their victims and offers basic tools investors need to defend themselves against fraud.

We hear heart-wrenching stories each day of seniors who have lost money to scam artists — through telephone solicitations, door-to-door schemes, the grandparent scam, romance scams and more. Not to mention the fact that advertisements for questionable time-share re-sales, medical devices, reverse mortgages, annuities and home care services continue to plague senior consumers. Prevention is the best medicine to help protect our seniors from scam artists.

Together, we can get the word out about what to watch out for and where seniors can turn for help.



"I want to thank you for your wonderful presentation at Elder Network's Lunch & Learn this past week. The responses I got on the attendees' evaluation forms were very positive [including statements such as] 'This was one of the most interesting Lunch & Learn topics I've attended;' 'Good speaker; easy to understand and humorous;' and 'Very knowledgeable!'"

— Debbie Peterson, Peer Support Coordinator, Wabasha Co Elder Network

SENIOR PROGRAM HIGHLIGHTS

- Completed a program evaluation for the Senior Program (conducted by Wilder Research) which identified key strategic target audiences and set up an ongoing system for program evaluation.
- Received a \$20,000 grant from Allianz to create, produce and disseminate an educational video and companion brochure to seniors, caregivers and law enforcement helping seniors to "be wise, be informed, be empowered."
- Connected with more than 18,000 seniors at 22 Senior Expos and events (averaging 200 personal contacts per event). We also gave 44 educational presentations to 1,255 seniors and caregivers.
- Promoted BBB programs to 2,595 people with 59 senior-focused organizations and groups, including our valuable partners Minnesota Department of Commerce to promote financial literacy, and AARP to continue our joint Fraud Fighters initiative.
- Partnered with FINRA's (Financial Industry Regulatory Authority) Investor Education Foundation to present 13 "Trick\$ of the Trade, Outsmarting Investment Fraud" to more than 270 seniors across our service area.
- Conducted more than 15 radio and TV interviews throughout Minnesota and North Dakota about issues affecting seniors.

"The people I spoke with afterward commented on how much they learned, and every person took your handout home with them. This is a wonderful service provided by the BBB and they have chosen a great ambassador!"

— Yvonne Selcer, MN State Representative

"The senior outreach program gets information to civilians and law enforcement agencies to better help serve the communities."

— Bill White, MN Department of Public Safety

LOOKING FORWARD, WE WILL:

- Promote and disseminate a new senior fraud video and pamphlet to strategic outstate contacts.
- Heighten our focus on health care related scams (medical equipment) and economic elder abuse targeting seniors.
- Work closely with our social media team to expand our connections with traditional media outlets which have large senior demographic readership/listenership.



Gary Johnson, BBB Senior Program Manager

Student of Integrity Scholarship

Ethics and integrity are important to everyone, but the BBB's Student of Integrity Scholarships spotlight younger students who recognize the importance of ethics and strive to "do the right thing," despite obstacles in their paths.

This was the sixth year that the Better Business Bureau presented scholarships to high school seniors to help them pursue their higher education goals and dreams. We take pride in being able to provide financial assistance to these young people. It won't be long before these students become part of our business community — and we have every confidence they will make it better.

These are students, who at a young age, have found ways to embody integrity!

In the scholarship entry, students were asked to reflect on 20 principles titled *UncommonSense*. Each student selected one or more of those principles and wrote a 1,000-word essay, giving specific, personal examples of how they were challenged by a difficult situation and how they overcame the situation through their application of personal integrity. Students were also asked to include a copy of their transcript, a letter of recommendation, a list of extracurricular activities and post-secondary education plans.



Students like Alex, Lexie and Stephanie are truly champions of *integrity*!

CONGRATULATIONS TO OUR 2012 WINNERS!

Alex Savitt, Chaska, MN **\$5,000 scholarship winner**

"I was in fifth grade when I met my first friend with autism, Jacob. He had been diagnosed with severe autism when he was very young and with that came exclusion at school. I noticed that he was alone with his teacher everyday at lunch so I started sitting with him. For awhile it was just the two of us, but soon enough the table was full of other students eager to get to know him. The experience I gained from that relationship was incredible and even at the age of ten, I knew that I wanted to do more. I gave up my study hall to play games and do activities with Jacob, a program that I set up with his teachers. That same program I started back in fifth grade still exists as a part of the special education curriculum at that school. My relationship with Jacob taught me many things that year, but most importantly he sparked a passion inside of me to help other kids like him. I have learned that each experience is an opportunity to give and receive. Not only have I helped change the lives of kids that I have worked with, but they have also changed mine."

Lexie Anderson, Richfield, MN **\$1,500 scholarship winner**

"I have been experiencing many difficult times in my life since November 2010: I was 60-70 pounds overweight, my Grandma was diagnosed with cancer and my family lost our home to foreclosure. I believe these situations have impacted my life immensely, with each one being a complete life-changer. As a result, I have become a stronger, more respectful, and more compassionate person. I will continue to do my best every day. I have learned that I am able to endure whatever comes my way right now and end up better because of these trials. I learned it is important to be open to making changes of all kinds, because sometimes changes you think you can't make end up being a bright spot during the difficult times."

Stephanie Olson, Bemidji, MN **\$1,500 scholarship winner**

"Most people think of high school as the most joyful times of their life. That wasn't the case for me. With few friends and a poor self-esteem, I entered my freshman year of high school and tried to find my place in this new environment. I was so hungry for acceptance that all the wrong things easily influenced me. I was assaulted early that year. In order for healing and to find my own justice I began educating other girls about dating violence by inviting speakers from the Sexual Assault Prevention Program to our school. I, myself, did a presentation to my health class and in the process have become a mentor of sorts for girls experiencing the same situation. I have become an example for other students. I am thankful for the life lessons I have had in these past few years. Without them I would not be the strong young woman I feel I've become."

Thank You to our Donors

Nearly 600 BBB Accredited Businesses contributed more than \$37,000 to the BBB Institute for Marketplace Ethics from July 1, 2012-June 30, 2013.

OVER \$1,000

Best Buy Stores, LP — US Headquarters

OVER \$400

Park Dental

OVER \$200

Allianz Life Insurance Company
of North America

Masterson Personnel, Inc.

OVER \$100

Think Mutual Bank

First International Bank & Trust

C K Home Health Care, Inc.

Apple Valley Ford Lincoln

Michael Foods, Inc.

Minnesota Energy Resources
Corporation

Cavalry Portfolio Services, LLC

ISS Facility Services, Inc.

Minnesota Lung Center/Minnesota
Sleep Institute

Mavo Systems, Inc.

Select Comfort Corporation

Heppner's Auto Body

JRA Financial Advisors, Inc.

Midwest Industrial X-Ray

The Valspar Corporation

First Financial Merchant Services

Pella Northland

Wedding Day Diamonds

Rainbow Treecare, Inc.

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Management Inc

Midwest Realty Services

Financial Recovery Services, Inc.

Snell Motors, Inc.

BlackIce Productions Inc

Hince Enterprises, Inc.

Kolbinger Construction, LLC

Hi-Tech Roofing, LLC

In Sight Restoration, LLC

Arrowhead Promotion &

Fulfillment Company Inc

LivINN Hotels

Preferred Credit, Inc.

Rydell Chevrolet Buick GMC Cadillac

Straightway Construction, Inc.

Pine Center Sportsmen Club

Rosemount Lions Activities

GIVE TO THE MAX DAY 2012

In addition to our corporate and organizational donors, special thank you to 47 individual donors who contributed on Give MN's annual "Give to The Max Day" for a total of \$4,765.

GRANTS

BBB Institute of Marketplace Ethics gratefully acknowledges Allianz's financial support of \$20,000 to create, produce and disseminate an educational video for senior centers and law enforcement that focuses on how seniors can be wise, informed and empowered to prevent fraud.

To review the full list of donors to the BBB Institute for Marketplace Ethics, please visit thefirstbbb.org/foundation





Special Thanks

Our dedicated partners and volunteers are a big reason the BBB Institute for Marketplace Ethics enjoys the success it does. We're fortunate to have a wide array of talented and dedicated professionals who, despite their accomplishments and busy schedules, still wish to do more for their communities. The knowledge and expertise they bring to our programs and events is invaluable and we humbly thank them for their commitment and efforts.

PARTNERS

Better Business Bureau of Minnesota and North Dakota
 BBB Center for Character Ethics – National Chapter
 BBB Scam-A-Thon Supporters
 Cyber Security Summit Supporters
 National Consumer Protection Week Supporters
 National Cyber Security Awareness Month Supporters
 Junior Achievement of the Upper Midwest

MILITARY PROGRAM PARTNERS

America Saves
 Army OneSource
 Grand Forks Air Force Base, North Dakota
 Joint Services Retiree Appreciation Day Committee
 Marshall-Mankato Regional Inter-Service Family Assistance Committee
 Metropolitan State University, St. Paul MN
 Military OneSource
 Military Saves
 Minnesota Assistance Council for Veterans (MAC-V)

Minnesota Department of Employment and Economic Development (DEED)
 Minnesota Department of Military Affairs
 Minnesota Department of Veteran Affairs
 Minnesota Metro-area Inter-Service Family Assistance Committee
 Minnesota National Guard
 Minot Air Force Base, North Dakota
 North Dakota Air National Guard
 North Dakota County Veterans Service Officers
 North Dakota Inter-Service Family Assistance Committee
 North Dakota National Guard
 Ramsey County Work Force Center RESOURCE, Inc.
 Saint Paul Public Housing
 United Veterans Legislative Council of Minnesota
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