



# 2014-2015 Impact and Influence Report





# BBB Institute for Marketplace Ethics

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

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

## ABOUT US

BBB Institute for Marketplace Ethics (IME) is the 501(c)3 charitable education foundation of Better Business Bureau of Minnesota and North Dakota. Charitable business and public support allows the IME to offer free fraud prevention resources for consumers and businesses as well as workshops, tools and recognition programs that promote ethical enterprising.

BBB Institute for Marketplace Ethics, first known as the Corporation for Consumer Affairs, was launched locally in 1977. As a springboard to BBB's 100th Anniversary Celebration in 2012, the foundation was reconfigured and updated to respond to today's marketplace challenges.

Acknowledging and addressing that our marketplace has both positive and negative influences, IME's programming is categorized within two Centers: Center for Character Ethics and Center for Fraud Prevention.

## GET INVOLVED

BBB Institute for Marketplace Ethics has a variety of options available for donors, sponsors, partners and volunteers to support IME and our mission. Learn more by visiting us at [thefirstbbb.org/foundation](http://thefirstbbb.org/foundation).

Visit us online at [thefirstbbb.org/foundation](http://thefirstbbb.org/foundation)  
or call **1-800-646-6222**



## Dear Donors, Partners, Sponsors and Volunteers,

We firmly believe that a healthy marketplace starts with informed consumers and ethical business leaders. Our goal each day is to support and maintain a business environment where buyers and sellers trust each other. Though our marketplace is a vibrant one, there is always more work to be done.

Consumer education comes in many forms and encompasses a multitude of challenges and changing needs. Our Foundation actively pursues projects and cultivates partnerships to meet these needs.

Through our Center for Fraud Prevention, we served at-risk consumer populations in a variety of ways including:

- Creating a scam prevention pamphlet designed specifically for servicemembers dealing with traumatic brain injuries
- Developing a series of scam prevention videos in four languages (Spanish, Hmong, Somali and Basic English)
- Focusing on cyber security through our ongoing support of the nationally recognized Cyber Security Summit and our participation as a content expert at the Protect Your Digital Life tour
- Placing fraud awareness pamphlets in 9,000 pre-packaged meals to homebound consumers
- Meeting with pre-release veterans from Faribault Correctional Facility to assist with Smart Consumer Basics training
- Fighting fraud by spearheading "Scam Jam," the largest gathering of senior citizens in the upper Midwest for an in-depth forum on common scams which target this demographic

Through our Center for Character Ethics we focus on both our current and future workforce. We know that a company's most valuable asset is trust, something that can't be bought or sold; it must be earned. We also believe that character needs to be developed at a young age and practiced throughout life. Examples of how we served our community in this capacity were by:

- Celebrating our 15th annual Torch Awards for Ethics ceremony recognizing companies that best display ethics in all aspects of their business
- Giving scholarships to deserving high school seniors that can best describe — through essay or video — an ethical challenge through which they navigated the application of ethical decision making
- Our continued partnership with Junior Achievement and Best Prep reaching out to students to assist with interviewing skills, job shadow opportunities and teaching BBB Standards for Trust

We're counting on your continued support to help us expand our services and do more for those we serve. You've helped us grow our foundation and we are grateful.



**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

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

We are thrilled to have the benefit of their oversight and guidance. THANK YOU for volunteering in this capacity.

## BOARD OF DIRECTORS

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### Congratulations to the 2014 Student of Integrity Scholarship Recipients!

Margaret Maurer, Forest Lake, MN — \$2,500  
 Matthew Lagus, Stillwater, MN — \$2,500  
 Samantha Goerger, Wyndmere, ND — \$1,000

## Student of Integrity Scholarship

Our Student of Integrity Scholarship spotlights students who recognize the importance of ethics and strive to “do the right thing” despite obstacles in their path. Better Business Bureau has presented scholarships to high school seniors since 2007, to help them pursue their higher education goals.

In the scholarship entry, students are asked to reflect on 20 principles titled UncommonSense. Each student selects one or more of those principles and must write an essay or create a video 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 are also asked to provide a copy of their transcript, a letter of recommendation, a list of extracurricular activities and post-secondary education plans.

*The 2015 deadline for students to submit their entry is September 23, 2015. For more information on our scholarship please visit [thefirstbbb.org/scholarship](http://thefirstbbb.org/scholarship).*

## Torch Awards for Ethics

Better Business Bureau Torch Awards for Ethics recognize companies who display an outstanding level of ethics and integrity in all aspects of their operations. These companies generate a high level of trust among employees, customers and their communities. Our Torch Awards for Ethics ceremony was held October 29, 2014, at McNamara Alumni Center on the University of Minnesota campus. Tony Heredia, Vice President of Community Relations at Target, was the keynote speaker, and Lee Valsvik, on-air talent for KOOL108, was back for her fourth year as emcee.

More than 250 guests were in attendance to celebrate the finalists and winners of the 2014 Torch Awards for Ethics.



### Congratulations to the 2014 Torch Awards for Ethics winners!



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# Program Highlights

## Consumer Initiative Aims to Help Seniors in Emerging Populations

The BBB Institute for Marketplace Ethics was pleased to partner with ECHO Minnesota, AARP Minnesota, Metropolitan Area Agency on Aging, Minnesota Board on Aging, Minnesota Department of Commerce and Twin Cities Public Television (*tpt*) to produce a series of animated digital shorts aimed at combating fraud in Spanish, Hmong and Somali-speaking segments of our community. The project's theme is "Be Wise about Senior Fraud" and was made possible by a Greater Twin Cities United Way grant. These video shorts debuted on *tpt* during National Consumer Protection Week in March and are currently being distributed statewide. We believe that minority segments of our population are at increased risk of falling victim to scams due to language, literacy and cultural barriers. BBB is committed to providing tips and resources to prevent fraud targeting all at-risk consumers.



## Coalition Against Marketplace Fraud

Coalition Against Marketplace Fraud is a collaboration between key law enforcement entities, BBB of Minnesota and North Dakota and BBB Institute for Marketplace Ethics. The coalition serves to pursue marketplace investigations and share information to stop fraud. We convene quarterly, both in Minnesota and in North Dakota, to identify problematic entities and business practices that warrant attention. We share details about investigations and collaborate as needed to get fraud alerts out to both consumers and businesses.

## Secure Your ID Days



According to the Federal Trade Commission's most recent fraud statistics, identity theft was once again – for the 15th straight year – the agency's top complaint. To assist consumers in protecting themselves, Better Business Bureau of Minnesota and North Dakota offered a total of 15 community shredding events. These free events were held in Fall 2014 and Spring 2015 as part of a nationwide BBB Secure Your ID Day effort, and helped residents securely dispose of their sensitive documents.



## Good Eggs and Scams

This past June, BBB was at the new ballpark — CHS Field — to present "Good Eggs and Scams" with the St. Paul Saints! The theme focused on how to spot a scam and how to find trustworthy businesses. BBB staffers handed out plastic eggs (stuffed with candy, prizes and consumer tips) to thousands of attendees. We also staffed a booth providing guidance on BBB's free services. During the game, we were interviewed on Saints Radio about the top scams to watch out for in the marketplace.

## Program Highlights, continued

### Two Steps Ahead: Protect Your Digital Life



BBB was one of 15 partners to participate with National Cyber Security Alliance's (NCSA) Two Steps Ahead event, sponsored by Stop.Think.Connect. Two Steps Ahead arrived in St. Paul as part of a 10-city national tour. The focus of the event was to encourage all Internet users (businesses and consumers) to adopt two-step authentication features in their online accounts. This adds an extra layer of security and provides protection should email or social media passwords become compromised.

### Home Care Industry Spotlight

Seniors citizens increasingly reach out to BBB for information on the marketplace, specifically with regard to the Home Health Care Industry. BBB invited all Minnesota and North Dakota businesses in the home care industry to participate in a series of voluntary industry review meetings. The volunteer group developed both a list of best practices for the industry and tips for consumers who are seeking to enlist the services of a home care provider which best suits their needs.

We disseminated the new tips to home care agencies throughout Minnesota and North Dakota. We were pleased to have this effort championed by the Minnesota Home Care Association who were thrilled to have support in educating consumers about their growing industry.

To follow BBB for the latest fraud alerts and timely marketplace tips, sign up for our consumer newsletter at <http://bit.ly/1tK7JH>.



### Partnership with Junior Achievement and Best Prep

Preparing tomorrow's workforce to be ethical business leaders and savvy consumers is critical to building marketplace trust. BBB continues our partnership with Junior Achievement of the Upper Midwest (JA). We support JA's BizTown, a fully-interactive 10,000 square foot "town" located in Maplewood, Minn., where kids run the bank, retail shops, pay taxes, handle payroll and more. This past year, more than 14,000 students grades 4-9 attended BizTown. Through this partnership, BBB introduces BBB Accreditation Standards for Trust to students (in their roles as CEO's) in a fun learning environment.

Through our partnerships with JA and Best Prep we were able to reach more student audiences than ever before. We hosted job shadow events, participated as volunteers in mock-interviews and gave numerous middle-school and high school presentations on a variety of marketplace topics including "Smart Consumer Basic Training" and "Putting Ethics in your Business Plan."

### On the Road

This past year, BBB was fortunate to receive a special vehicle sponsorship. Lupient Automotive Group generously donated a lease of a 2014 GMC Terrain SLT2. With this vehicle partnership, BBB was able to reduce travel expenses and deliver more fraud prevention workshops to at-risk consumer populations across Minnesota and North Dakota.



# IME Financials

## Statement of Revenue and Expenses for the Fiscal Year Ending June 30, 2015

(unaudited)\*

### REVENUE

Contributions .....	\$99,945
All Other .....	\$8,131
<b>Total .....</b>	<b>\$108,076</b>

### EXPENSES

Programs .....	\$71,942
General Operations & Development .....	\$8,213
<b>Total .....</b>	<b>\$80,155</b>
<b>Net revenue over expenses .....</b>	<b>\$27,921</b>

Net assets, Beginning of the year .....

\$121,170

Net assets, End of the year .....

\$149,091

Better Business Bureau of Minnesota and North Dakota is the largest supporter of BBB Institute for Marketplace Ethics, providing a donation of \$230,000 for needed staff hours to conduct operations, including administration and fundraising. Of this amount, 77% of staff time is spent on program support or delivery (approximately \$178,000).

### **90% of publicly donated funds are spent on programs and 10% on General Operations and Development.**

BBB Institute for Marketplace Ethics adheres to the BBB Wise Giving Alliance Standards. To learn more about these standards, visit [bbb.org/us/Standards](http://bbb.org/us/Standards).

\*Audited financials were not available at time of printing. To review the 2014-2015 audited financial statement, please contact our office at 800-646-6222.

## Serving Our Military Where They Are

The shape of our military community has changed in recent years. While the numbers of active-duty military are decreasing, we have a growing number of military personnel in transition and we continue to have an exploding number of veterans reaching the senior demographic, the group targeted most by scam artists. While the military community morphs and dissipates across the country, scam artists have taken note and adapted their approaches to take advantage of these individuals.

Our BBB Military Outreach Program has adapted too. We've responded by proactively reaching out to military and veterans through new partnerships and at new locations across Minnesota and North Dakota. We strive to help those most vulnerable. Our goal is to meet them "where they are" to deliver the latest resources, tips and scam prevention messages.

Examples of where we go and who we reach include:

- **Veteran StandDowns**

We have increased our presence at StandDowns over the past three years. 2014 statistics show that 10.5% of our nation's homeless population are veterans. StandDowns provide a wide variety of resources to our veterans who are trying to transition to a better situation. We share information about financial scams that can prevent veterans from securing stable housing.

- **Job Fairs**

Scam artists love to target individuals who are relocating to new cities, in job transition, or might be under financial stress of various types. We have identified job fairs as a key location to reaching this targeted community with information about employment and education scams.

- **Pre-release Incarcerated Veterans**

Approximately 10% of the people who enter the justice system served in the military. Certainly, veterans do not lose their benefits or military connection by serving time. We discovered that the Veterans Administration operated a "Veterans Pre-Release Seminar" at Faribault Correctional Facility and we became involved. We realized the marketplace knowledge of these veterans might be dated, so we warn them about the latest scams in housing, employment and predatory lending. We are starting our third year of this partnership.

- **Veterans with Traumatic Brain Injury**

Advocates estimate that 20% of all military veterans live with some form of Traumatic Brain Injury (TBI). Seeking to meet informational needs of veterans living with TBI, this year we partnered with Minnesota Brain Injury Alliance's educational division to develop a brochure on the most common scams targeting servicemembers and veterans. The partnership resulted in a new educational piece utilizing appropriate formatting, colors, font and style to help aid comprehension in an individual battling the effects of TBI.

We are proud to be able to provide marketplace education in this era of transition to serve unique segments of the military community.





## MILITARY LINE® PROGRAM HIGHLIGHTS

- Promoted financial capability in Minnesota and North Dakota's military and veteran communities at 26 informational fairs, expositions and public events — with estimated overall attendance of nearly 5,600.
- Provided 34 formal presentations and Military Line® workshops on military/veteran-focused and diverse marketplace issues, such as buying a car and avoiding scams to nearly 500 attendees.
- In three years of operation, May 2012 to present, we have provided outreach to more than 17, 000 members of the military community through 165 workshops, presentations and resource fair events.

## MINNESOTA SAVES

On February 20, 2015, BBB and 21 partnering organizations including the Minnesota Department of Commerce, America Saves, Financial Planning Association of Minnesota and University of Minnesota Extension offered the second annual Minnesota Saves event. This free resource fair, designed to promote positive savings behavior to consumers, businesses and employees, was held at North Hennepin Community College in Brooklyn Park. Attendees made a personal savings pledge and were encouraged to take a photo of their personal savings goals. In addition to many booths providing resources and activities for all ages, several workshops were offered including BBB's popular "Scams Steal Our Savings" presentation. The goal of Minnesota Saves is to motivate, encourage, and support consumers in saving money by avoiding scams. BBB signed on as state coordinator of the Minnesota Saves campaign in 2013 — the first BBB in the nation to do so. Minnesota Saves is part of America Saves, a year-round effort managed by the nonprofit Consumer Federation of America.



## LOOKING FORWARD, WE WILL:

- **Deepen** our partnership with Minnesota and North Dakota County Veteran Service Officers and Reserve Officer Training Corps
- **Develop** new initiatives serving Veterans of Foreign Wars, American Legions and Disabled American Veterans
- **Expand** our military youth focus with programs for Student Veterans for America and ROTC groups in high schools and colleges



# A Good Offense Is the Best Defense for Seniors

## TWIN CITIES SCAM JAM 2015

It is estimated that Americans lose more than \$40 billion per year to telephone scams alone, and seniors are often among the biggest targets for this type of fraud. Scammers know that many seniors are trusting, have nest eggs and are often reachable by phone. Fraudsters gain a toehold with seniors by getting to know them and pretending to be on their side. Requests for payments — either to claim supposed sweepstakes winnings or as part of investment schemes — soon follow. When seniors are victimized, long term financial and emotional damage occurs.

Identity theft is also a concern for seniors. This type of fraud was once again — for the 15th straight year — the top complaint reported to the Federal Trade Commission (FTC). Last year, 13 percent of the 2.5 million complaints they received were related to identity theft, according to their 2014 annual report.

Given these disturbing statistics, we believe a good offense is the best defense for seniors. So we set out to construct the largest gathering of seniors in the upper Midwest mobilized to fight back against fraud.

AARP Minnesota and BBB Institute for Marketplace Ethics partnered, along with Twin Cities Public Television (*tpt*), to offer Twin Cities Scam Jam 2015 on Wednesday, June 3 at the Metropolitan Ballroom in Golden Valley.

Featured speakers at Scam Jam included: Lori Swanson, Minnesota Attorney General; Mike Rothman, Minnesota Department of Commerce Commissioner; and Todd Kossow, Assistant Director of the Federal Trade Commission. There was also a panel of scam prevention experts joined by a consumer whose family was victimized, to share experiences and perspectives.

Over 20 agency partners were present handing out tips and resources to help seniors make safe marketplace decisions and helping to preserve their savings and ultimately their financial independence. Twin Cities Public Television filmed portions of the event for a special on combating fraud that will air in the fall of 2015.

The number one thing people can do to protect their identity and savings is to understand the tactics con artists use to gain access to their personal information and finances. We developed Twin Cities Scam Jam to highlight and disseminate the latest information and trends in regard to identity theft and consumer fraud straight from the experts. Increased awareness about fraud empowers our seniors to defend themselves and their loved ones from scam artists.



## SENIOR PROGRAM HIGHLIGHTS

In the 8th year of our signature outreach program, we continue to grow. BBB Institute for Marketplace Ethics is now reaching seniors across two states, bringing our free educational programs and tools to 23 events — reaching 21,000 individuals — and giving over 70 presentations to more than 2,500 people annually. We are committed to bringing the scam prevention message to area seniors in innovative ways and are pleased to share a few notable events and initiatives from this past year:

- **Safeguarding Our Seniors**

To connect with more seniors and make a bigger impact in our community, we are pleased to share that our partnership with Allianz continues to grow. In our third year of this initiative, thanks to Allianz's support, we were able to develop a new scam prevention program titled *Safeguarding Our Seniors*. We also created and led several “train the trainer” events preparing 38 staff volunteers from Allianz to help serve as ambassadors of this empowering message. With the help of these volunteers we have already conducted over 50 presentations at senior centers and senior housing facilities greatly expanding our capacity to warn these at-risk consumers of the top scams.

- **Partnership with Meals on Wheels**

Many seniors are homebound and targeted heavily by phone, email, mail and door-to-door scam artists. To help this segment of the consumer population, we partnered with Meals on Wheels during one of their largest campaigns (Blizzard Box Blitz). BBB staff assisted in inserting our *Be Wise. Be Informed. Be Empowered.* scam prevention pamphlets into 9,000 pre-packaged meals for homebound consumers which were distributed across the entire metro area.



- **Trick\$ of the Trade: Outsmarting Investment Fraud**

For the third year, BBB Institute for Marketplace Ethics received grant support from the Financial Industry Regulatory Authority Investor Education Foundation to provide scam prevention education to investors of all ages. The *Trick\$ of the Trade: Outsmarting Investment Fraud* video workshop utilizes compelling stories of victims and perpetrators, uncovers the persuasion tactics that con artists use to defraud their victims and outlines the best tools investors can use to defend against fraud.

- **Elder Financial Fraud and Family**

One aspect of financial abuse is particularly troubling: a sizeable portion of this abuse is committed by family members, or others close to the victims. A Federal Trade Commission study noted that 48% of identity theft was committed by someone close to the victim. BBB Institute for Marketplace Ethics responded by preparing a new program for seniors on preventing this type of fraud. We cover the motivations and characteristics of the abuser, explain lifestyle risks; describe why the fraud works and provide prevention tips along with how to report suspected abuse.



## LOOKING FORWARD, WE WILL:

- **Work** closely with associations and professionals serving seniors, particularly those who work in the home care industry
- **Deepen** our connection with law enforcement groups in rural areas
- **Expand** our partnerships with AARP Minnesota, AARP North Dakota, Aging Services of Minnesota and Neighborhood Watch Associations
- **Magnify** our ability to engage, inform and interact with seniors through digital communications



# Thank You to our Donors

➔ To join our movement — please consider donating.  
Visit us at [bbb.org/minnesota/get-involved/donate/](http://bbb.org/minnesota/get-involved/donate/)

July 1, 2014 – June 30, 2015

## Individual Donors

38% of BBB staff members provided financial support to the BBB Institute for Marketplace Ethics.

Ann Aboyoum	Harriet Hahn	Wayne Otto & Kristen Bovard
Mary Ann Apostle Living Trust	Joseph & Patricia Hines	W. & C. Schmidt
B. Bjorklund & D. Dhein	Michael Hurley	Ethel Sloan
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## Corporate and Organizational Donors

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