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2020-2021

Volume 12

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Message from Your BBB®

Better Business Bureau Serving Eastern Oklahoma, together with Lowe's Home Improvement, is proud to bring you the 2020 BBB Home and Consumer Guide. On behalf of our team and all of our BBB Accredited Businesses, we'd like to thank our partners and sponsors for making this incredible resource available to you for the 12th straight year.

This guide not only offers tips for your next home project, it provides a comprehensive and in-depth directory of businesses, contractors, and vendors that have earned the honor of BBB Accreditation through our rigorous standards and verification process. This insures your project is done by an ethical, trustworthy business in an honest and transparent fashion. For over 96 years, Better Business Bureau serving Eastern Oklahoma has been connecting consumers with business they can believe in... and businesses they can trust.

In our modern and digital world, BBB.org provides instant access to your comprehensive report on over 4.5 million businesses throughout North America. From company history to honest reviews from actual consumers, BBB.org provides you with all the information you need to make a knowledgeable and informed decision before making any purchase. In addition, if consumer issues have been reported, our instant online database provides details as to how businesses resolved those issues, and provides each business with BBB business rating. As always, thanks to the support of our Accredited Businesses, this information is available for free to you.

Every Accredited Business listed in this guide and on BBB.org has committed to the highest BBB standards for ethical business practices and consumer transactions. For over a century, Better Business Bureau has developed a reputation as a national leader in consumer confidence by allowing consumers to engage businesses with the highest levels of confidence, knowledge, and trust possible.

If we can assist you in any way, please feel free to call us at 918-492-1266, visit us online at bbb.org, or stop by and see us in our convenient location in the Fontana Center. We'd love to show you why you should Start With Trust®... and Start With Us!

Amie E. Mitchell
President/CEO

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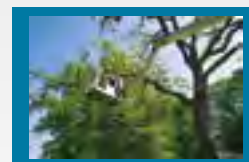
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THINGS TO KNOW



BBB® & American General, LLC. offer these tips to help you make the best decision before starting your improvement project.

Hiring an ethical contractor is the most important step when starting a home improvement project. Consumers should research all options and examine the contractor's former projects. BBB and American General, LLC. offers these tips:

- **Estimates.** When hiring a contractor, get at least three estimates. Ensure contractors have proof of their licensing and insurance. Ask if a permit is required for the project (qualified contractors can acquire any permits before starting).
- **References.** Ask to visit previous jobs and interview their references. Ask customers if the job was completed appropriately, if it was completed on schedule, and if it was on budget. Ask if they would recommend the contractor. In addition, find out if the original estimate was close to the final cost or if the contractor charged unforeseen costs.
- **Payment.** Arrange a payment that requires a low down-payment and only pays the contractor for work completed to a predetermined timeline. Do not make final payment until the job is finished to your standards. Pay with either a credit card a check, or financing - and never pay cash only.
- **Document.** Have a written agreement that clearly includes all of the project details. It should consist of: contact information, payment schedule, estimated completion date, materials being used, material cost, warranties, and any specific promises. Include wording that requires the contractor to clean up the site after completion. Never sign a blank contract and make sure to read the contract thoroughly. Keep at least one full copy of the agreement after completion in case of issues.

Check out companies with your BBB by visiting bbb.org/tulsa or calling (918) 492-1266. Your BBB can provide a list of BBB Accredited Businesses in the industry.



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Congratulations 2019 BBB Student Video Contest Winners!

2019 BBB Student Video Contest Winners were announced at the 2019 Torch Awards Ceremony! The competitors were the second group to participate in the regional iteration of the contest. The interactive competition is designed to engage young people and encourage the creation of high-quality user-generated video content - all for a chance to win cash & prizes for their school and team.

Students from area schools are allowed to partner up in teams or go it alone to produce an engaging 30-second video. Students have up to 8-10 weeks to script, shoot, and edit the videos and submit the video for judging. Once approved for judging by BBB, the video

is made public on the website. Students then have 4-6 weeks to promote and market their video through social and traditional marketing channels.

All entries focus on a central theme. This year's messaging theme was, "Ask BBB." Video entries highlighted how BBB sheds light on businesses, to ensure trust in the marketplace. Consumers know trust matters, and that's why they Ask BBB, so they don't get left in the dark.

BBB and a panel of judges scored the entries based on the students' ability to follow the contest guidelines and market their videos to get maximum votes. All winning videos are featured on Tulsa BBB Facebook and the BBB Video Contest website.

The new contest kicks off
in the 2020-2021 school year.

Look for information at:
BBBVideoContest.org/Tulsa



1st

"Charlie's Chicken" by RougherTV, Muskogee H.S.

- \$2,000 donation of equipment for the school
- \$500 cash/gift cards to the students in group
- Individual Certificates

"Don't Forget BBB" by Lawn Care, Thoreau

- \$1,000 donation of equipment for the school.
- \$250 cash/gift cards to the students in group
- Individual certificates

2nd



"Good Cow" by Moo, Thoreau

- \$250 donation of equipment for the school.
- Individual certificates

3rd



BBB Helps Businesses Set Themselves A P A R T

by BBB



A Better Business Bureau® logo featured on a storefront, or promotional material is an honor given only to businesses who have been vetted and found to uphold the BBB® Code of Business Practices. These Accredited Businesses agree to continuous monitoring to ensure they maintain BBB's high standards of trust, transparency, and honest business practices.

While not always easy, business owners, like Jeff Ford, the 2019 Torch Award winner, understand the value BBB Accreditation brings to their businesses and the community.

"If you're a member of BBB, it just gives the contracting firm credibility," said Ford, owner of Windows by Jeff. "With today's social media, consumers can go online [to] research companies. On BBB's website, they see that we're an established company. They can find out if there have been any complaints, any product issues, if [issues] have been resolved or not. It's important, and it's

helped our business tremendously."

Savvy consumers know they can use the BBB search function to research businesses online. Whether the consumer has a company in mind or is searching for suggestions, they can review business profiles, discover their BBB rating, and read verified customer reviews and complaints. But even in this hi-tech world, sporting the BBB Accreditation logo is a quick way to let consumers know your business is willing to rise to a higher standard.

A company can also distinguish itself by winning the annual BBB Torch Award for Ethics. This prize promotes not only the importance of ethical business practices but the willingness and efforts made by outstanding businesses to ensure that our marketplace remains fair and honorable.

"If you win the Torch Award, it's for trust performance and integrity. We're about all of that," said Ford. "I think it will help in the long run to give Windows by Jeff Credibility."



**Congatulations to the 2019
Torch Award Winner**





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BBB® Advice on Hiring Contractors Do You Know the Red Flags?

Whether you are looking to have your home windows replaced, new siding installed on your garage, or a pool built for the summer months ahead, it's always important to find a home contractor that you can trust. Better Business Bureau recommends following this smart shopper checklist before choosing a contractor for your home. While there are many trustworthy and reliable contractors, there are always those unscrupulous few that end up charging too much and doing too little...or nothing at all.

Start With Trust

"When renovating, adding a room, or just doing some much-needed repairs, you want a contractor you can trust. A home improvement job or repair gone-wrong can cost you. A flashy advertisement isn't proof a contractor does quality work. Do your research, check with friends, read reviews and always check with BBB before signing any contract" advises Amie Mitchell, President & CEO of Better Business Bureau serving Eastern Oklahoma. "Be especially wary of doing business with a contractor who solicits business door-to-door. This could mean that the contractor is not from a local, established business and is instead just passing through and trying to scam innocent consumers."

Compare Costs

Be picky and have lots of options. Seek at least three bids from prospective contractors based on the same specifications, materials and labor needed to complete the project. Homeowners should discuss bids in detail with each contractor and ask questions about variations in pricing. The lowest-priced contractor may not be the best.

Are They Bonded/Licensed & Insured?

Verify that contractors are certified and insured. Consumers should ask whether the company is insured against claims covering workers' compensation, property damage, and personal liability in case of accidents and obtain the name of the insurance carrier and call to verify coverage. Ask whether the contractor meets licensing and bonding requirements set by the state, county, or city. Check with local authorities to find out if permits are needed before proceeding with the work. The contractor should be able to obtain any required permits.

Read & Understand Your Contract

Get everything in writing. Ask whether the contractor will provide a lien waiver upon completion of the job. A lien waiver is a statement by the contractor confirming that all suppliers and subcontractors have been paid for their work. Read and understand the contract before signing. Get all verbal promises in writing. Include start and completion dates in the contract.

Remember the rule of thirds and follow it. Pay one third at the start of the project, one third when work is 50 percent completed, and one third after completion.

BBB has Business Reviews on more than 750,000 general contractors across North America, available for free at www.bbb.org.

THINGS TO KNOW

BBB® & We B Trees offer these tips on choosing a Tree Service.

One frequently overlooked aspect of owning a home is the need for a professional tree service. Having trees on your property means sooner or later you will require tree services of some kind, whether it be tree or stump removal, trimming, fertilization, or a consultation with a Certified Arborist concerning treatments for diseased or dying trees. Here are a few tips from your BBB and We B Trees:



- Get at least three written estimates detailing work specifications. Don't base your decision on the lowest estimate. Consider reputation, years of service, and quality of services provided.
- Determine if companies have Certified Arborists on staff; these are tree care professionals with a proven level of knowledge-based competency specific to tree care.
- Meet with company representatives. They should be dressed professionally, be prompt and courteous, and have knowledge of industry standards.
- Ask for proof of proper certifications and insurance coverage. But don't stop there — verify that the insurance is valid by calling the listed insurance agent or certifying organization.
- Find out if the tree service is a member of an industry organization such as the International Society of Arboriculture (ISA) or the Tree Care Industry Association (TCIA). These organizations ensure companies adhere to industry standards, certifications, and insurance requirements, as well as evaluate overall business practices.
- Do your research before agreeing to any work. Request a list of references and check them out. If possible, visit previously completed jobs.
- Don't be "stumped" by the leftovers. A professional tree service will possess the necessary tree stump removal equipment.
- Remember, there's more to tree care than just trimming! Your trees are an investment. When properly cared for, they boost curb appeal and property value. Ask a Certified Arborist about services and treatments to maintain the health of your trees, including deep root fertilization.

Check out companies with your BBB by visiting bbb.org/tulsa or calling (918) 492-1266. Your BBB can provide a list of BBB Accredited Businesses in the industry.



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5 Gestures of TrustSM

A New Framework to Evaluate Customer-Business Relationships



How is Trust Changing Over Time?

Do you believe customers trust companies today more, the same, or less than they did 5 years ago?



How to Build Better Customer Relationships?



The 5 Gestures in Detail



Be Honest

"Honesty is what builds trust: the most, without it trust does not exist at all."



Be Proactive

"Anticipate what it is our customer might want or need and work together to achieve their goals."



Be Equitable

"It is not only about one party but about the entire situation. We partner with our customers on every single job, and we treat them as part of the team in order to successfully facilitate our jobs."



Be Transparent

"We have nothing to hide."



Be Humble

"I realize that without my customers, I couldn't stay in business. I strive to do right by my clients and to do my best to make sure they are treated with good customer service."

How Important is Trust for Businesses and Consumers?

Businesses: In general, on a 10-point scale, how important do you believe customer trust is to your company's success?



Consumers: In general, on a 10-point scale, how important is it that you trust a company when doing business with it?



What Makes Consumers Trust Businesses?



Honesty/Integrity/Ethics/Transparency

"Compassion, sincerity and honesty; if you can treat your customers like this then you can be trusted."



[Good] Reputation Built Over Time

"Transparent fees, ethical practices, good reputation with consumers."; "History of honesty, doing the right thing, backing up their products and services."; "History of good customer service."



[Good Customer] Service/Quality

"Honest customer service."; "Quality and excellent customer service."

5 Gestures of TrustSM Framework for Better Customer-Business Relationships



Show Respect.

Get Trusted.

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Visit bbb.org/5Gestures



First Time Home Purchase

How I navigated the Do's & Don't's of buying my first home

By: K. Zigler

As a millennial, I take pride in my ability to learn how to do things myself. Famously, millennials use the internet to research how to do things; to that end, we research every purchase, we read reviews, and we enjoy instant gratification. When it comes to a major purchase, such as a house, I find it is difficult to really sift through all the advertisements or misinformation. Far be it for me to hire a realtor and thoroughly question them – no. I want to find out the information on my own.

If you feel similarly, your first step should be finding a mortgage broker. Try searching on bbb.org and read through complaints (if there are any) and customer reviews. Make sure the business has been operating for a decent length of time. Afterall, you must submit a significant amount of personal information to your mortgage company, therefore it is of the utmost importance that you find a legitimate business.

Also, keep in mind that when viewing BBB reports on any business, just

because they have some complaints doesn't mean they are altogether a business you wouldn't want to engage with. Read the complaints! I find that it doesn't necessarily matter what the complaint is about, it's how the business responds to it. Take a rude or flippant response into consideration before engaging with a business. Find a business that responds to a complaint with kindness and concern, with an informative response instead of defensive.

Once you have procured yourself a good, reliable mortgage company, you can begin the arduous process of submitting your life to them via paperwork. Be ready with check stubs and bank statements. But at the end of that paperwork tunnel, there is a letter awaiting you, which will detail how much house you can afford. A pre-approval letter will give you an idea of what price range in which to start your house hunt.

At this point, it is time to find a realtor, to aid you in your hunt. A realtor will be

A large, bright red rectangular sign with the word "SOLD" in bold, white, sans-serif capital letters. The sign is hanging from a metal frame in front of a house with a white railing and greenery in the background.

SOLD

able to arrange tours of houses in your price range, and will help you search for the perfect place to fit your budget and your tastes. The realtor will work with your mortgage broker to ensure all paperwork is completed. BBB lists realtors and you can do your research on them as well. Make sure you are selecting a knowledgeable person, one that has been around and can help negotiate a deal for you. It is not always the best decision to choose the 'easy' route.

My husband and I have several realtor friends and our previous landlord is a realtor. We had to really consider why we were choosing a specific person to be our realtor, we wanted to make sure the person we chose would best suit our needs. As first time home buyers, we wanted a realtor that was experienced and familiar with all the regulations and contracts. It is good to have a realtor that will go to bat for you in negotiations.

Millennials encompass a huge group of active consumers with a massive impact on the economy. Although millennials are known to research anything and everything on the internet, BBB is an underused tool. BBB is a neutral, third-party, that reports the facts. BBB facilitates complaint conciliation for consumers, for free, in case a dispute with a business arises.

BBB is also a review platform, wherein consumers can submit their customer experiences for others to view. Keep this in mind next time you shop online or take the huge leap into homeownership. You may want to check bbb.org to make sure the home inspection company you use is a good one, or the termite inspector, or realtor, or mortgage broker. BBB reports on them all!

Find BBB Tips for Choosing
a Real Estate Agent
or Broker on page 26.

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6 BBB Tips for Choosing a Real Estate Agent or Broker

By: BBB



Buying and selling a home is a major decision, so be sure to choose a real estate agent who will guide you through the process. Look for an agent or broker who is experienced, knowledgeable about your housing market, and always act in your best interest. Use these tips as a guide:

1. Ask for Referrals

Ask friends and family members who have recently bought or sold their home for recommendations. Ask if they were satisfied with their experience and if they would use the agent or company in the future. Be sure to ask if there are agents or companies to avoid.

2. Meet with Candidates

Once you have assembled at least four prospective agents, schedule a time to meet with them in person. If you are selling your home, each agent should make a listing presentation. This presentation allows you to become familiar with their background, marketing plan, and market analysis, which includes information about similar houses in your area that have recently sold. Many agents assemble a team to support them, which can include less experienced agents and/or non-agents working together to market your property. Think about whether you would be more comfortable working with a solo agent or a team, as they have different strengths. Ask the agent to provide a list of references who have previously used their services to buy or sell similar types of properties.

3. Ask the Right Questions

Make sure to find out how long the agent has been practicing, how many transactions they've done in the past year, and when

they are available. Agents who have more transactions and years of experience will be familiar with guiding you through the buying or selling process and handling any problems that may crop up. If you work a 9-5 job, you will need to choose a real estate agent who is available weekends and evenings. And be sure your agent is familiar with your area.

4. Pick an Agent Who Acts in Your Best Interest

Whether you are buying or selling a home, be sure to choose an exclusive agent based on your role. This way the agent will act in your best interest for the sale. Also, ask whether your agent is a REALTOR®. This means they are a member of the National Association of REALTOR® (NAR) and are held to a specific code of ethics while practicing real estate.

5. Discuss Compensation

Usually agents are compensated through commission. The commission fee is usually 5 to 7 percent of the selling price, but it can vary from area to area. The percentage of the commission fee can sometimes be negotiated depending on the housing market. The agent receives commission regardless of who finds the buyer but receives no commission if the property doesn't sell. The commission is usually divided evenly between the listing agent and the buyer's agent.

6. Carefully Read the Contract

Do not choose a real estate agent who pressures you to sign documents immediately. Carefully and completely read the documents and make sure the agent clearly answers any of your questions. If you are selling your home, usually you sign a contract granting the agent exclusive rights to sell your property within a period of time. Make sure to ask about the length of that period of time.

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THINGS TO KNOW



BBB® & Holland Landscape, Inc. offer these tips on when to plant, when to fertilize and how to maintain your yard.

Oklahoma's mostly mild winters and extended growing season allows homeowners to support an ample garden. Whether you want a healthy green lawn, flowerbeds, or a generous vegetable garden, knowing when and how to care for these can be confusing and time-consuming. BBB and Holland Landscape, LLC, offer a few tips to help navigate the planting seasons.

In most cases, the products that are used for controlling weeds and pests are best left to certified professionals who are specifically trained to ensure safety for the environment and your family. Here are a few tips for maintain your landscape.

January through February is the ideal time to spray Bermuda lawns for grassy green weeds. As temperatures rise, Bermuda comes out of dormancy, so the cooler temperatures are the best time to treat pesky weeds.

February through March is the best time to apply a pre-emergence weed killer to lawn and landscape beds. This is also the best time to trim Liriopi, also known as monkey grass or lilyturf, and fountain grasses, Crapemyrtle, and any winter kill on shrubs. For fescue lawns, February through March is the time to fertilize.

Most Oklahoma variety Azaleas bloom early to mid-April; you want to trim Azaleas after blooming and fertilize with Azalea food. April to May is best to fertilize all plantings, Bermuda, and Zoysia grasses. After mid-April, it's time to plant those Spring flowers! Plant annual bedding plants, perennials, summer flowering bulbs, and annual flower seeds after the danger of frost. Remember to add a controlled-release fertilizer.

You'll want to treat lawns for broadleaf and grassy weeds during the summer months of June and July, as well as fertilize lawns with a higher nitrogen fertilizer to maintain the green color of your yard. It is not recommended to trim Azaleas after July 4th, and if you find Lace bugs, treat with a spray pesticide. As the summer comes to an end, use weed preventer on landscape beds, mulch beds to protect from the Indian summer months and water to achieve 1-inch of rain per week.

Preparing for the winter months, September through October, fertilize Bermuda lawns with winterizing fertilizer. It is also the time to seed and fertilize Fescue lawns and apply weed preventer to Bermuda, Zoysia, and established Fescue lawns. You will want to avoid any areas you intend to seed. For fall colors in your garden, these months are the time to plant flowers such as pansies, chrysanthemums, flowering kale. All will provide your landscape with color well after the first frost.



Holland Landscape



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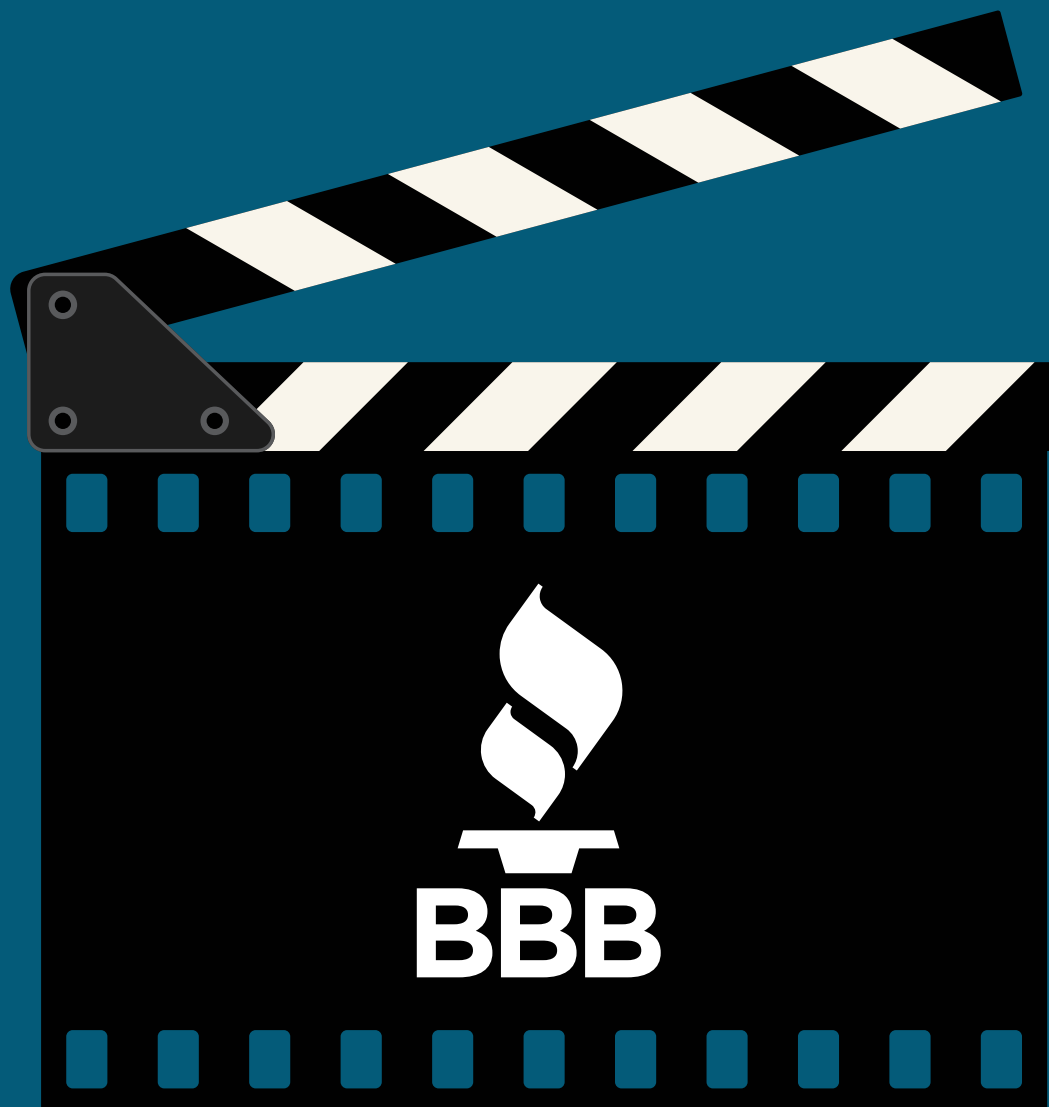
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A photograph of a multi-tiered stone retaining wall and steps in a garden, with green plants and grass in the background.

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