2008-2009 Annual Report

BBB Serving Southern Alberta and East Kootenays
2008-2009 Executive Committee

David Steele
Bennett Jones LLP
Chairman

Gary Cobb
Calgary Herald

Keith Davis
Davis Communications Group

Tony Fisher
SML Entertainment

Denise Higginson
Renfrew Insurance Inc.

Bob Lane
(Emeritus)

Dennis O’Neill
King’s Transfer Van Lines (Calgary)

Al Searle
(Emeritus)

Nick Sims
Sunik Roofing

2008-2009 Board of Directors

Lawrence Bates, Stadium Nissan Inc.
Norbert Brinkhaus, Brinkhaus Jewellers
John Davidson, Info Laser
Lou Faber, Faber Bickman Leon
Patti Falconer, Falconer Academy of Modelling Ltd.
David Hoeght, Renfrew Chrysler Inc.
Dave Johnson, Bert Johnson Enterprises Ltd.
Dal Lewis, Calgary Sun
Greg Shannon, Dynamic Circulation Inc. (Miller Thomson)
Gordon Smith, Varsity Community Association
Jack Thompson, Calgary Motor Dealers Association
Charron Ungar, Homes by Avi (Canada) Inc.
Message from the Chairman

The BBB Serving Southern Alberta and East Kootenays has, for more than fifty-five years, provided unbiased, detailed, and reliable information to consumers and businesses. Complaint counselling, consumer education, advertising review, and BBB Reliability Reports demonstrate that the BBB is key to a marketplace where buyers and sellers can trust each other. The BBB is your standard of trust.

In January of 2009, the BBB launched a new ratings system to assist consumers in making wise buying decisions, and to highlight businesses with exceptional records of accomplishment, a bold initiative ensuring the BBB’s continued success in contributing to the community.

BBB Accredited Businesses support the BBB’s services to the public, and are differentiated in the marketplace by meeting the stringent BBB standards. By encouraging customers to Start With Trust – researching those companies with which they do business through the BBB – BBB Accredited Businesses are vital partners in the accomplishment of the BBB’s mission.

The BBB Serving Southern Alberta and East Kootenays is directed by a management team and staff ably led by President Ellen Wright, Director of Operations Nancy Brown, Director of Business Relations Lynn Corbeil, Trade Practices Manager Anne Gannon, and Communications and Marketing Coordinator, Daniel MacDonald. Our former Vice-President, Loretta Richens, left the BBB this year to continue her tremendous work with the court-based mediation program envisioned by the BBB 15 years ago and managed by the BBB until earlier this year.

The management team is supported by a diverse Board with a breadth of business experience and a depth of business knowledge. Since the 2008 Annual General Meeting of the BBB we have had a number of changes to our Board. We have welcomed to our Board media star Helena DeVries, City of Calgary whiz-kid Harper-Lee Overli, and entrepreneur extraordinaire Sharlene Massie, and they all are making dynamic contributions to your BBB. One of the pillars of the BBB for a couple of decades, Jack Thompson, has retired. Jack always had a perceptive point of view and part of the success of the BBB over the years is owed to him.

We are saddened by the recent accidental death of a stalwart of the Board and a predecessor of mine as Chairman, Lou Faber. Lou was on the Board for many years and was one of those with vision to start the court-based mediation program. Lou was a strong believer in mediation and one of his legacies is that program. Lou was always one to make sure that we thought through every angle of every issue, and always had a strong contribution to make. Indeed, just the week before he passed, Lou had some trenchant comments at our AGM about our bylaws and moved two thoughtful amendments to our new bylaws. We will miss him.

The BBB Serving Southern Alberta and East Kootenays also has a roster of committed volunteers who give their time generously to assist our BBB Accredited Businesses, other companies, and consumers. The dedication of, and hard work by, the members of this team is a testament to their belief in the positive impact made in the community by the BBB.

David Steele, Chairman
President’s Message

“The only constant is change.”
Isaac Asimov (paraphrasing Heraclitus)

Change has been a big part of your BBB’s experience over the past twelve months. While our core services remain as solid and dependable as ever, we continue to evolve, finding new efficiencies and encouraging both consumers and businesses to Start With Trust.

The economy experienced a massive shake-up over our 2008-2009 fiscal year, with the financial climate in Alberta - and, indeed, around much of the world - moving from boom times to a slower pace. Consumers responded with increased caution, taking more time to check out those companies with which they chose to conduct business and looking to ensure value for their money. Rather than having more work than they could handle, many businesses in our service area once again were competing for customers. Both groups recognized BBB’s role as a marketplace sage, an unbiased source of reliable, factual information: we saw a significant increase in online traffic to our BBB Reliability Reports, were contacted by local and national media more than ever before to comment on timely issues, and added a record number of BBB Accredited Businesses to our roster.

BBB sets and upholds high standards of business ethics, and is the authority of trust in the marketplace.

In response to consumers’ requests for more pre-purchase information, and business’ desire to showcase their exceptional records, BBB enhanced our BBB Reliability Reports by replacing the ‘Satisfactory / Unsatisfactory’ ratings with more descriptive letter-grade ratings, using a scale ranging from A+ to F. Not every business receives a passing grade, but the majority of BBB Accredited Businesses reside in the ‘A’ range, a testament to the standards that must be met by this elite group. Developed through four years of testing, BBB Ratings marks a major step forward in BBB’s drive to create a marketplace in which buyers and sellers can trust each other.

On a sad note, board member Lou Faber passed away shortly after our Annual General Meeting in June. Lou was a strong supporter of BBB - its programs and staff - and he will be dearly missed.

It is vitally important, as circumstances change and the future appears less certain, to maintain the fundamentals of good business practice. We revised our Standards For Trust this year to better reflect those common sense values that can go so far in forwarding marketplace trust, such as advertising honestly, telling the truth, being transparent, and honouring promises. BBB Accredited Businesses uphold these ideals, as do other businesses across our service area that value long-term success.

We look forward to the challenges and successes that lie ahead as we enter the next fiscal year, prepared to help consumers find trustworthy businesses, and to be a medium through which marketplace disputes can be resolved. The work of the Better Business Bureau has never been more important, and the exciting initiatives we have in store for 2009-2010 will be key in the accomplishment of our mission.

Ellen Wright, President & CEO
AUDITORS' REPORT

To the Members of Better Business Bureau of Southern Alberta

We have audited the statement of financial position of Better Business Bureau of Southern Alberta as at March 31, 2009 and the statements of revenues and expenditures, changes in net assets and cash flow for the year then ended. These financial statements are the responsibility of the Bureau's management. Our responsibility is to express an opinion on these financial statements based on our audit.

Except as explained in the following paragraph, we conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

The Bureau derives most of its revenue from the Bureau members in the form of voluntary membership fees which is not susceptible of satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of the Bureau and we were not able to determine whether any adjustments might be necessary to contributions, excess of revenues over expenses, current assets and net assets.

In our opinion, except for the effect of adjustments, if any, which we might have determined to be necessary had we been able to satisfy ourselves concerning the completeness of the membership fees referred to in the preceding paragraph, these financial statements present fairly, in all material respects, the financial position of the Bureau as at March 31, 2009 and the results of its operations and its cash flows for the year then ended in accordance with Canadian generally accepted accounting principles.

The previous year's financial statements were audited by another Firm of Chartered Accountants.

Calgary, Alberta
May 21, 2009

Clark Adams
CHARTERED ACCOUNTANTS
Statement of financial position

March 31, 2009

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>$297,293</td>
<td>$242,706</td>
</tr>
<tr>
<td>Term deposits</td>
<td>$554,767</td>
<td>$536,500</td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>$143,218</td>
<td>$118,226</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>$18,694</td>
<td>$18,694</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$1,013,972</td>
<td>$916,106</td>
</tr>
<tr>
<td><strong>Equipment (Note 4)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$25,277</td>
<td>$40,230</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$1,039,249</td>
<td>$956,356</td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts payable and accrued liabilities</td>
<td>$102,476</td>
<td>$96,330</td>
</tr>
<tr>
<td>Deferred revenue</td>
<td>$143,788</td>
<td>$114,016</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$246,264</td>
<td>$210,346</td>
</tr>
<tr>
<td><strong>Net Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment in equipment</td>
<td>$25,277</td>
<td>$40,230</td>
</tr>
<tr>
<td>Unrestricted</td>
<td>$767,708</td>
<td>$705,780</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$792,985</td>
<td>$746,010</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$1,039,249</td>
<td>$956,356</td>
</tr>
</tbody>
</table>

ON BEHALF OF THE BOARD

[Signatures]

See notes to financial statements
### Statement of revenues and expenditures

#### Year Ended March 31, 2009

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenue</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Membership fees</td>
<td>$1,281,817</td>
<td>$1,179,192</td>
</tr>
<tr>
<td>Advertising and program fees</td>
<td>427,271</td>
<td>361,925</td>
</tr>
<tr>
<td>Alberta Justice Project</td>
<td>171,928</td>
<td>202,071</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td>$1,881,016</td>
<td>$1,743,188</td>
</tr>
<tr>
<td><strong>Expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and management fees</td>
<td>1,129,028</td>
<td>1,002,537</td>
</tr>
<tr>
<td>Office and administrative</td>
<td>337,414</td>
<td>328,271</td>
</tr>
<tr>
<td>Rent</td>
<td>142,160</td>
<td>127,815</td>
</tr>
<tr>
<td>Program costs</td>
<td>103,320</td>
<td>104,096</td>
</tr>
<tr>
<td>Meetings, advertising, and travel</td>
<td>94,389</td>
<td>91,777</td>
</tr>
<tr>
<td>Amortization</td>
<td>27,730</td>
<td>39,735</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>$1,834,041</td>
<td>$1,694,231</td>
</tr>
<tr>
<td><strong>Excess of revenue over expenses</strong></td>
<td>$46,975</td>
<td>$48,957</td>
</tr>
</tbody>
</table>

### Statement of changes in net assets

#### Year Ended March 31, 2009

<table>
<thead>
<tr>
<th></th>
<th>Investment in Equipment</th>
<th>Unrestricted</th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Net assets - beginning of year</strong></td>
<td>$40,230</td>
<td>$705,780</td>
<td>$746,010</td>
<td>$697,053</td>
</tr>
<tr>
<td>Excess of revenue over expenses</td>
<td>(27,730)</td>
<td>74,705</td>
<td>46,975</td>
<td>48,957</td>
</tr>
<tr>
<td>Investment in equipment</td>
<td>12,777</td>
<td>(12,777)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Net assets - end of year</strong></td>
<td>$25,277</td>
<td>$767,708</td>
<td>$792,985</td>
<td>$746,010</td>
</tr>
</tbody>
</table>
## Statement of cash flow

### Year Ended March 31, 2009

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Operating activities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Excess of revenue over expenses</td>
<td>$46,975</td>
<td>$48,957</td>
</tr>
<tr>
<td>Item not affecting cash:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amortization</td>
<td>27,730</td>
<td>39,735</td>
</tr>
<tr>
<td></td>
<td>74,705</td>
<td>88,692</td>
</tr>
<tr>
<td>Changes in non-cash working capital:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>(24,992)</td>
<td>5,385</td>
</tr>
<tr>
<td>Accounts payable and accrued liabilities</td>
<td>6,146</td>
<td>11,010</td>
</tr>
<tr>
<td>Deferred revenue</td>
<td>29,772</td>
<td>26,381</td>
</tr>
<tr>
<td></td>
<td>10,926</td>
<td>42,776</td>
</tr>
<tr>
<td></td>
<td>85,631</td>
<td>131,468</td>
</tr>
<tr>
<td><strong>Investing activity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchase of equipment</td>
<td>(12,777)</td>
<td>(29,214)</td>
</tr>
<tr>
<td></td>
<td>(12,777)</td>
<td>(29,214)</td>
</tr>
<tr>
<td><strong>Increase in cash flow</strong></td>
<td>72,854</td>
<td>102,254</td>
</tr>
<tr>
<td><strong>Cash - beginning of year</strong></td>
<td>779,206</td>
<td>676,952</td>
</tr>
<tr>
<td><strong>Cash - end of year</strong></td>
<td>$852,060</td>
<td>$779,206</td>
</tr>
<tr>
<td><strong>Cash flow supplementary information</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest paid</td>
<td>$ -</td>
<td>$ -</td>
</tr>
<tr>
<td>Income taxes paid</td>
<td>$ -</td>
<td>$ -</td>
</tr>
<tr>
<td><strong>Cash consists of:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>$297,293</td>
<td>$242,706</td>
</tr>
<tr>
<td>Term deposits</td>
<td>554,767</td>
<td>536,500</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$852,060</td>
<td>$779,206</td>
</tr>
</tbody>
</table>
Notes to the financial statements

Year Ended March 31, 2009

1. PURPOSE OF THE ORGANIZATION

The Better Business Bureau of Southern Alberta was incorporated under the Societies Act of Alberta. The Bureau's mission is to bring a sense of confidence into the market place which is the indispensable foundation of public trust in business leadership.

The Bureau is a not-for-profit organization and therefore, under Section 149 of the Income Tax Act, is not subject to income taxes.

2. SIGNIFICANT ACCOUNTING POLICIES

a) Basis of Presentation

The financial statements include only the financial activities of the Better Business Bureau of Southern Alberta. They do not include the revenue, expenses, assets, liabilities, commitments and members' surpluses of other chapters and affiliates of the Bureau.

b) Revenue Recognition

Revenue and expenses are recognized for accounting purposes in the period to which they relate. Accordingly, certain receipts and expenses have been deferred as deferred membership revenue and prepaid expenses.

The Bureau recognizes as revenue for the year, the entire amount of membership fees in the year on account of renewals and new memberships.

Membership renewal fees received in the current year in advance of renewal fee dates are deferred to the subsequent year.

c) Investments

Investments are recorded at cost. When there is a permanent decline below the carrying value of the investments, the investments are written down to their estimated inherent worth.

d) Equipment

Equipment is recorded at cost less accumulated amortization. The Bureau provides for amortization on a straight-line basis over five years.

e) Contributed Services

Volunteers contribute their time to assist the Bureau in carrying out its operating activities. Because of the difficulty of determining their fair value, contributed services are not recognized in the financial statements.

f) Use of Estimates

The preparation of the Bureau's financial statements in conformity with Canadian generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.
3. CHANGE IN ACCOUNTING POLICY AND FINANCIAL INSTRUMENTS

Effective April 1, 2007, the Bureau adopted CICA handbook section 3855, "Financial Instruments - Recognition and Measurement," section 1530, "Comprehensive Income" and section 3861, "Financial Instruments - Disclosure and Presentation". The Bureau has adopted these standards prospectively and the comparative financial statements have not been restated.

All financial instruments must initially be recognized at fair value on the balance sheet. The Bureau has classified each financial instrument into the following categories: held for trading financial assets and financial liabilities, loans and receivables, held to maturity investments, available for sale financial assets, and other financial liabilities. Subsequent measurement of the financial instruments is based on their classification. Unrealized gains and losses on held for trading financial instruments are recognized as earnings. Gains and losses on available for sale financial assets are recognized in other comprehensive income "OCI" and are transferred to earnings when the asset is disposed of. The other categories of financial instruments are recognized at amortized cost using the effective interest rate method. Transaction costs that are directly attributable to the acquisition or issue of a financial asset or financial liability are added to the cost of the instrument at its initial carrying amount.

The Bureau has made the following classifications:

- Cash and term deposits are classified as financial assets held for trading and are measured at fair value. Gains and losses related to periodical revaluation are recorded in net income.

- Accounts receivable is classified as loans and receivables and is initially measured at fair value and subsequent periodical revaluations are recorded at amortized cost using the effective interest rate method.

- Accounts payable and accrued liabilities are classified as other liabilities and are initially measured at fair value and subsequent periodical revaluations are recorded at amortized cost using the effective interest rate method.

- Comprehensive income consists of net earnings and OCI. OCI comprises the change in the fair value of the effective portion of available for sale financial instruments. Accumulated other comprehensive income ("AOCI") is a new equity category comprised of the cumulative amounts of OCI. At March 31, 2008 there was no OCI or AOCI for the Bureau.

The Bureau's financial instruments consist of cash, term deposits, accounts receivable and accounts payable and accrued liabilities. The Bureau manages its exposure to the following risks in a manner that minimizes its exposure to the extent practical. It is management's opinion that the Bureau is not exposed to significant interest, credit or currency risks associated with these financial instruments. The fair values of these financial instruments approximate their carrying amounts due to the short-term maturity of these instruments.

Interest Rate Risk - Interest rate risk arises from the possibility that the value of, or cash flows related to, a financial instrument will fluctuate as a result of changes in market interest rates.

Credit Risk - The receivables of the Bureau are subject to normal trade credit risk. This is reduced by the Bureau's policy of follow-up on outstanding accounts receivable.

Currency Risk - The Bureau does not operate with any foreign currency and therefore is not exposed to currency risk.
4. EQUIPMENT

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Equipment</td>
<td>$165,454</td>
<td>$162,049</td>
<td>$3,405</td>
<td>$5,608</td>
</tr>
<tr>
<td>Computer equipment</td>
<td>91,689</td>
<td>87,768</td>
<td>3,921</td>
<td>21,022</td>
</tr>
<tr>
<td>Computer software</td>
<td>21,418</td>
<td>20,806</td>
<td>612</td>
<td>3,018</td>
</tr>
<tr>
<td>Furniture and fixtures</td>
<td>75,100</td>
<td>57,761</td>
<td>17,339</td>
<td>10,582</td>
</tr>
<tr>
<td>Leasehold improvements</td>
<td>33,913</td>
<td>33,913</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

1,387,574 $ 362,297 $25,277 $40,230

5. LINE OF CREDIT

A general security agreement providing a charge on all property including accounts receivable as collateral for bank loans as advanced with an interest rate at prime plus 1.5%. As of March 31, 2009 no amount was outstanding against this line of credit approved up to $100,000.

6. COMMITMENTS

The Bureau is committed under a office lease that expires September 30, 2009 and office equipment leases. The annual lease payments relating to the office lease includes operating costs and property taxes.

Total minimum lease payments $73,515

7. LEGAL MATTERS

A claim for defamation dated October 31, 2002 seeking general damages of $8,000,000 and aggravated punitive damages to be proven at trial and additional costs and compensation not yet determined.

The Bureau is of the opinion that it is not liable in these matters, and any loss that may arise would be covered by the Bureau's insurance, other than any punitive damages, for which, if assessed, the Bureau would be liable.
Dispute Settlement Centre

For many years, BBB has partnered with Alberta Justice to manage the operations of its Provincial Court Civil Mediation Program in Calgary, and to help set up court mediation programs throughout the province. Both organizations agree that this partnership has been a very successful collaborative effort.

So successful has this program been that it has become a permanent part of the delivery of justice, and subsequently the Government of Alberta has decided to administer it directly. Effective June 1, 2009, the Provincial Court Civil Mediation Program in Calgary will be administered by employees of the Government of Alberta. The contract for service delivery between the BBB and Alberta Justice was scheduled to expire on March 31, 2009, but Alberta Justice requested that the contract be extended for an additional two month period.

Your BBB continues to provide in-house dispute resolution services and act as the Administrator for the Jurisdictional Assignment Plan of the Alberta Construction Industry.

As long as there are buyers and sellers, there will be marketplace disputes and miscommunications. We are very fortunate to have a talented group of practitioners devoted to helping people resolve their disputes.

Loretta Richens, Vice President

BBB Accredited Business Services

We maintained a solid 87 percent retention rate in 2008-2009, a bit lower than last year for a few possible reasons. With the downturn in the economy, some businesses were sold and closed. A few failed to uphold our high standards, and found their accreditation terminated. Overall, though, we were pleased with the year’s outcome.

Our BBB Accredited Business owners wear many hats, but many find time to attend our various functions including orientations, seminars, the popular Stampede Warm-Up, and Business Ethics Awards in both Calgary and Lethbridge.

With more and more consumers using the Internet to check out businesses before they buy, it’s key that they find our BBB Reliability Reports through popular search engines such as Google. That’s why we plan to implement Search Engine Optimization (SEO) in the coming year, upgrading our Accredited Business Directory to make it a more prominent resource in the marketplace. BBB Accredited Businesses are turning to BBB for credibility online, with the number of BBBOnLine Seals in use having increased by over 40 percent.

Our 3200-plus Accredited Businesses have embraced our new BBB Ratings. Over 96 percent of BBB Accredited Businesses fall within the A range; seventy percent are rated A+. Compare this to the 22 percent of non-accredited businesses that are rated A- or above.

We’re always looking for ways to help our BBB Accredited Businesses leverage their accreditation, and look forward to our mutual success in the coming year.

Nancy Brown, Director of Operations
Operations

Over the 2008-2009 fiscal year, we have made a significant change to our Reliability Reports, in response to feedback from consumers and four years of real-world testing. Consumers asked BBB for a ratings system that is more descriptive, looking for greater indications of a company's reliability and credibility than our previous ‘Satisfactory/Unsatisfactory’ designations.

As a result, the BBB system throughout North America has adopted an ‘A+ to F’ letter-grade ratings system. A company’s rating is determined by 17 factors, including time in business, complaint volume, and license requirements. To ensure all companies receive the best possible rating, Reliability Reports were reviewed and requests for information were mailed to many before we launched; this is an ongoing process to ensure our information is as accurate as possible.

In addition to initiating 14 advertising reviews and a handful of investigations, our Trade Practices department fielded calls and formal written complaints this year about illicit mystery shopping jobs, paving scams, and misleading websites touting cheap electronics but looking to steal from unwitting consumers instead. People in Southern Alberta and across North America were inundated with automated phone calls to lower the interest rate on their credit cards or to secure an extended warranty of questionable value on their vehicles, and they turned to BBB for guidance. Local businesses continued to report phony invoices for online advertising, a perennial problem. The shaky economy contributed to some businesses closing their doors or claiming bankruptcy, which left some consumers in an unfortunate position.

Through it all, your BBB appeared in the media, communicated through its website, and spoke directly with members of the public to warn, educate, and inform on these and other marketplace issues.

Nancy Brown, Director of Operations

Consumers accessed more than 216,000 BBB Reliability Reports in the 2008-2009 fiscal year.
BBB Accredited Business Development

BBB Accredited Businesses are trustworthy businesses, and in 2008-2009 your BBB continued to seek out those that met our Standards for Trust, ensure that only those companies who met required industry licensing and BBB standards, and enjoyed solid marketplace records were invited to become BBB Accredited. We had record-breaking months in the fourth quarter, and welcomed 490 new BBB Accredited Businesses to our ranks over the fiscal year. We were also pleased to see our roster increase in Lethbridge and Area by 12 percent and Medicine Hat and Area by 15 percent.

BBB Accredited Businesses see the value trust brings them, and BBB acts as an evaluator and an advisor helping them to better differentiate their businesses in a competitive marketplace.

Congratulations to all of our newly BBB Accredited businesses.

Lynn Corbeil, Director of Business Relations

Our website served more than 800,000 pages in 2008-2009, and we expect next year to be even better!
Top Ten Complaints by Type of Business

1. Auto Dealers - New Cars
2. Computers - Training
3. Internet Services
4. Airlines
5. Recycling Services
6. Health Clubs
7. Furniture - Retail
8. Home Builders
9. Movers
10. Plumbing Contractors

Top Ten Inquiries by Type of Business

1. Roofing Contractors
2. Moving / Storage Companies
3. Plumbing Contractors
4. Movers
5. Home Builders
6. Auto Dealers - New Cars
7. General Contractors
8. Work-At-Home Companies
9. Home Renovations
10. Investment Advisory Services

Principles for Trust

Start With Trust
Establish and maintain a positive track record in the marketplace.

Advertise Honestly
Adhere to established standards of advertising and selling.

Tell the Truth
Reveal all related conditions or exceptions regarding products or services offered.

Be Transparent
Openly identify the nature, location, and ownership of the business, and clearly disclose all policies, guarantees and procedures that bear on a customer’s decision to buy.

Honour Promises
Abide by all written and verbal agreements.

Be Responsive
Address marketplace disputes quickly, respectfully, and reasonably.

Embody Integrity
Approach all business dealings, marketplace transactions and commitments with integrity.

When you see the Better Business Bureau Seal, it means that business has agreed to:

Tell the Whole Truth
All policies are clear, with no hidden exceptions or fees.

Keep Its Promises
Whether a written contract or a verbal agreement, commitments are kept.

Be Responsive
Resolve any concerns in a timely manner.

Start With Trust
Start at calgary.bbb.org
Thank you to our sponsors:

BBB Serving Southern Alberta and East Kootenays

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