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About BBB
A trusted source of information in the region for nearly 60 years, your BBB Serving Southern Alberta and East Kootenay is a non-profit, non-government organization dedicated to fostering a marketplace where buyers and sellers trust each other.
Funded primarily through our Accredited Businesses, your BBB offers numerous free services including our robust website, consumer education program, dispute resolution services and more.

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The hardworking Board of Directors, management team and staff of your BBB strive each day to achieve the BBB vision of establishing an ethical marketplace where buyers and sellers can trust each other. Supported by the Board of Directors, the mission of this strong team, lead by our President and CEO Sandra Crozier-McKee, is to establish the BBB as the leader in advancing marketplace trust by fostering a trustworthy business community, defining and adhering to standards of marketplace trust, promoting and supporting honest practices, honouring role models and denouncing substandard marketplace behaviour.

Your BBB also takes care to emphasize our core values of excellence, trust, respect, teamwork and integrity. These values guide our daily practices of gathering and distributing marketplace information, conducting advertising reviews and investigations as well as dispute resolution.

We are grateful to the volunteers who are also a part of our team and help us fulfill the BBB mission every day.

Your BBB is the watchdog for both consumers and businesses that are looking for unbiased and objective marketplace information. Thank you for choosing to support the BBB values and helping us in our quest of reaching our destination of an ethical, trustworthy and honest marketplace for all.

Yours in ethical enterprise,

David Steele, Chairman
Board of Directors
We have identified our successes and areas for improvement.

The 2012-2013 fiscal year has been one of reflection, celebration and growth. With last year being our centennial celebration, we have had the chance to re-examine our mission, vision, values, standards and plan future goals. We also received messages of recognition from Prime Minister Stephen Harper, Alberta’s Solicitor General Jonathan Denis and Mayor Naheed Nenshi congratulating us on our 100 years of community service.

After reflecting on the path that has led us to today, we have identified our successes and areas for improvement. Our number of online inquiries in regards to business reviews as well as how to become an Accredited Business are up over last year. Our retention rate in the number of complaints we’ve closed has also risen, which speaks to the relevance of our organization in that our services, programs and community outreach are in demand. Your BBB has continued to remain in the top 400 visited websites in North America which shows our success in the online sphere in terms of boosting exposure and awareness on the global stage.

As important as our work efforts are, we also believe in the significance of taking the time to foster community involvement and to generate face-to-face engagement. We hosted our annual Business Ethics Awards in Calgary, with local consumer affairs investigator Tony Tighe as our guest speaker, and in Lethbridge with Mayor Rajko Dodic in attendance. Various organizations and groups of people came together to celebrate the achievements of local businesses and honour their ethical practices. Our Centennial Celebration Stampede Warm Up was a fun networking event for BBB Accredited Businesses that got the Stampede spirit flowing.

Your dedicated team of staff, volunteers as well as Board of Directors work together as a cohesive unit to continue our quest of advancing marketplace trust. We also gratefully acknowledge the valuable contributions of our Accredited Businesses that personify the BBB standards and values. Together we look forward to providing Southern Alberta and East Kootenay with trustworthy and reliable service.
Our professional approach to invite businesses to apply for accreditation resulted in welcoming an impressive 571 Accredited Businesses in the past fiscal year.

Your BBB is pleased to say that this past fiscal year has been one of tremendous growth and change. Our professional approach to invite businesses to apply for accreditation resulted in welcoming an impressive 571 Accredited Businesses in 2012-2013.

We continue to invite qualified businesses in urban centres and rural communities who are committed to building trust in their region. Our outreach program included displaying our BBB brand in the Medicine Hat and Cranbrook trade shows. These trade shows provide the BBB with an additional platform to increase visibility, awareness as well as provide objective information to consumers and businesses.

We switched from external telemarketer contractors to in-house employees to invite Accredited Businesses to advertise through our Search Engine Solutions and Featured Listings programs. As a result, new job titles and descriptions were introduced to our representatives. A new framework was developed that includes Key Performance Indicators and benchmarks to manage and measure our growth, identify areas for improvement and plan for future success. This will also allow for increased accountability and control for these revenue lines in the New Year.

We re-introduced our printed consumer guide this year as a way to provide those consumers who do not find themselves online a resource for finding trustworthy businesses. Distributed through the Calgary Sun and Calgary Herald as well as on newsstands throughout the region, the BBB Consumer Guide was well received and will continue to evolve.

With these changes, your BBB is becoming closer to achieving its vision of establishing an ethical marketplace where buyers and sellers can trust each other. The BBB expresses its eternal and sincere gratitude to our Accredited Businesses for supporting our vision and for giving back to the Southern Alberta and East Kootenay communities. We look forward to another prosperous year of continued growth and quality business and customer service.

Interested in accreditation? Call (403) 531-8784.
The 22 Advantages of BBB Accreditation

Enhanced Credibility
1. Be recognized: Use the BBB symbol of trust to increase consumer confidence in your business
2. Competitive Edge: 3 of 4 people who visit our website, prefer to deal with Accredited Businesses
3. Stand Out by Co-Branding: Use the BBB’s logo in your marketing to create trust
4. Be part of an elite group: Only qualified businesses are approved.

Enhanced Visibility:
5. BBB Business Review instills confidence in consumers considering doing business with your company
   a. Contains your rating, contact information, pictures, maps and information about your business
   b. Appear on a Google Search and on our website
   c. Increase your exposure with over 1 million visits to the BBB, Southern Alberta site annually
6. Announce your newly accredited status to 70,000 consumers with one free line listing in the Calgary Sun
7. Be found where consumers search for trustworthy businesses – the BBB Accredited online directory
8. Reach 160,000 households with a free line listing in Trusted: our Accredited Business consumer directory
9. Dramatically enhance your website’s search ability on Google with the BBB Dynamic Seal

Save Time:
10. Take Advantage of free advice and support with our Human Resources Help Line
11. Increase your lead source with E-Quote
12. Resolve issues with customers easily with our Dispute Resolution services
13. Reduce collection hassles with Capitol Credit and consulting at preferred rates
14. Protect yourself from potential advertising claims with Free Website and Print Ad Screening

Save Money:
15. Get discounts on advertising in the Calgary Sun’s BBB pages, last Sunday of every month
16. Lower credit and debit card fees as an accredited business with Chase Paymentech
17. Take advantage of preferred commercial insurance rates through Renfrew Insurance
18. Save money on home and auto insurance through Johnson Inc.
19. Enhance employee retention with discounted employee benefit plans through Renfrew Insurance
20. Create a cost-effective website with the optional BBB website creation program
21. Reduce advertising costs by marketing in our Business-to-Business discount directory
22. Cut Search Engine Optimization costs with our optional Search Engine Solutions and Featured Listings

Align your company with one of the most recognized symbols of Trust in North America

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YOUR ACCREDITATION IN ACTION
YOUR ACCREDITATION IN ACTION

1. Stampede Warm-up
2. BBB Bandwagon
3. Business Ethics Awards Lethbridge
4. Business Ethics Awards Calgary
5. BBB rings the opening bell at the NYSE
6. Shenanigans with the staff
7. Stampede Warm-up
8. Business Ethics Awards Lethbridge
9. Stampede Warm-up
10. Business Ethics Awards Calgary
11. 100th Anniversary Press Conference
12. Business Ethics Awards Calgary
We have re-vamped our customer relations services to allow for a streamlined and efficient customer service experience. Our Accredited Business Services (ABS) team now offers a 30-day follow up with newly Accredited Businesses (ABs) in order to help them maximize their accreditation potential and benefits. Our team also welcomed Penny Millwater, who serves as an Accredited Business Services Consultant serving Calgary and Southern Alberta area. Lastly, we have partnered with our Accredited Businesses to gather and share their expertise and experiences with other ABs seeking first-hand information.

Our Lethbridge and Medicine Hat areas are served by fellow ABS Consultant, Ron Riemann, who works with local media to increase awareness about BBB matters, encourage accreditation applications and promote savvy consumer education.

In addition, the BBB has come to believe and understand that not only are businesses and consumers key components of the BBB, but the environment is also key player. Going green is more than recycling cardboard and beverage containers, which your BBB does on a weekly basis, it is also about eliminating the use of paper wherever possible. The BBB encourages a greener environment by directing Accredited Businesses to our website rather than over-stuffing costly orientation packages with paper to be sent through the mail.

This year, the Business Ethics Awards celebrated our 100th Anniversary while continuing to honour ethics in enterprise awarding honours in small, medium and large business categories as well as in a non-profit category. Winners in Calgary and Lethbridge (see the next page for a list) demonstrated an exceptional dedication to integrity.

Your BBB has also added an ad review service that will check your advertising free of charge to ensure it meets BBB and Canadian Code of Advertising standards that ensure truth, fairness and accuracy in compliance of websites, print, television and other media.

We are confident that the changes we have made will provide a solid foundation that will equip us with the necessary tools to continue our trustworthy business and consumer services.
2012 BUSINESS ETHICS AWARDS

Congratulations to our 2012 Winners in Calgary and Lethbridge:


Are you getting the most out of your accreditation?

Shine Online with Search Engine Solution
For just $200/month, harness the power of the BBB’s exclusive partnership with Google to put your business’ name near the top of your customers’ search results.

Rise to the Top with Featured Listings
For only $75/month, bring your business to the top of the list where an average of 100,000 consumers look for trusted businesses every month.

Be there for consumers with Trusted
Stand out from the crowd in front of 160,000 consumers with an ad in the BBB consumer guide.

Present custom content with Calgary Sun Pages
Put your name in front of up to 160,000 Calgary Sun readers the last Sunday of every month with custom BBB consumer education content.

For more information call Jaydene Neis at (403) 531-8689 or email jaydene@calgary.bbb.org

Presented by:
TRADE PRACTICES
Building marketplace trust through standards

Service Statistics

<table>
<thead>
<tr>
<th></th>
<th>2012-2013</th>
<th>2011-2012</th>
<th>2010-2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Inquiries</td>
<td>1,106,961</td>
<td>852,253</td>
<td>625,433</td>
</tr>
<tr>
<td>Complaints</td>
<td>4038</td>
<td>4,042</td>
<td>4,396</td>
</tr>
<tr>
<td>Mediations/Arbitrations</td>
<td>6</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>Media Instances</td>
<td>103</td>
<td>144</td>
<td>108</td>
</tr>
<tr>
<td>Emails, walk-ins, phone calls</td>
<td>12,600</td>
<td>9,856</td>
<td>8,427</td>
</tr>
<tr>
<td>Total Instances of Service</td>
<td>867,506</td>
<td>639,300</td>
<td>375,880</td>
</tr>
</tbody>
</table>

In 2012, 124.5 million people turned to the BBB for objective and unbiased consumer and business information. This past fiscal year, the Trades Practices team handled over one million general inquiries, including more than 4,000 complaints. The team collaborated with our Accredited Businesses who demonstrated their commitment to business ethics with 99 per cent of complaints being closed with positive results. This compares to non-Accredited Businesses which achieved a 74 per cent positive complaint closure rate, a nine per cent increase from last year.

The Trade Practices team has been restructured and is now led by two supervisors, Alison Peltokangas and Kyle Sims. Together, they worked with other team members to streamline the department to allow for more efficient customer service, well-organized internal operations and better managed workflow. In order to ease the transition process, the team welcomed Tavis McKee to assist with the screening procedures for accreditation applications. Trade Practices also manages the Advertising Review and Investigations programs in an effort to challenge dishonest advertising claims and to investigate potentially untruthful businesses. This year 41 ad reviews were conducted as well as 26 investigations. The team continually monitors fraudulent business activity in an effort keep consumers informed and protected. They also worked with the Marketing and Communications team to increase media presence by reporting the public findings of investigations of substandard business operations relevant in our area.

Trade Practices would also like to extend its gratitude to volunteers Veronika Koschewski, Derek Webb and Brad Clements for their dedicated efforts, donated time and valuable contributions. BBB volunteers’ positive attitude and assistance in working towards our vision of establishing an ethical marketplace where buyers and sellers can trust each other is truly appreciated. Your BBB Trade Practice team looks forward to another successful and active year.

MARKETING & PUBLIC RELATIONS

Moving forward, we are continuing to increase our visibility through traditional and social media platforms. Calgary.bbb.org averages about 100,000 unique viewers per month, and our Trusted publication is distributed through the Calgary Herald, the Calgary Sun as well as 450 Calgary newsstands. We are also involved in more webinars and seminars to help us further our knowledge and strive for excellent service to our clients. Technology has helped our efforts to not be viewed Calgary-centric, as we are working to increase our profile and services throughout the Southern Alberta and East Kootenay region.

With the hiring of a Director of Marketing planned for the 2013-2014 fiscal year, stay tuned for an exciting future of telling the BBB story.
**Why Puffery makes for bad Marketing**

When writing your advertising, website or other communications, it’s tempting to use terms like “the best” or “the top” or “number-one” to describe your business and your products. Even if you can prove that you are the best in your field, any advertising professional will tell you that using hyperbole in your advertising is just bad marketing. Here’s why:

### The Problem: Puffery is vague
What, exactly are you the best at?
Customer service? Installation time? Quality construction? Two-stepping? When your customers see “we’re the best,” they’re no further along in understanding how your business can help them and will tune-out.

**The Cure: Be specific**
Tell them what makes you special and customers who value those things will tune-in.

Instead of:
We’re the best roofers in town!

Try:
We are the only licensed carrier of the renowned ABC shingle system in town.

### The Problem: Puffery is cliché
Second to none! Won’t be undersold! Best warranty in the business! Number one dealer in town! You’ve heard it all before and so have your customers. Standing out from the crowd means leaving tired slogans behind and really getting your customer’s attention.

**The Cure: Be original**
Your business is unique and your advertising should reflect it.

Instead of:
Our service is second to none!

Try:
We welcomed 14,822 repeat customers in 2012

### The Problem: Puffery is bad form
The only thing you tell your customers when you say you’re better than the guy down the street is that you’re great at mudslinging and that can leave a bad taste in their mouths. Your products and services stand on their own merit without comparing them to the competition - if they don’t, look for ways you can differentiate.

**The Cure: Be great and be gracious**
Being great at what you do gives you the opportunity to brag about it to your customers without dragging your competition through the mud.

Instead of:
We offer better cars at better prices.

Try:
We’ve won the CADA Best Service award for three years running.

### The Problem: Lying is illegal
If convicted on an indictment of false or misleading representations and deceptive marketing practises under the Competition Act, the courts could fine you up to $200,000 or more as well as up to 14 years in jail. If you’re sued, individuals can incur penalties up to $750,000 for a first offense and corporations are liable to $10 million for a first offence.

**The Cure: Be law-abiding**
Why risk a criminal or civil suit when changing a few words fixes the problem AND makes your advertising much stronger?

Instead of:
You won’t find a better deal anywhere else!

Try:
You’ll find great deals here every day!

### Words and Phrases to Avoid

| Best | Preeminent |
| Top | Paramount |
| Premiere | Unrivaled |
| Foremost | Unmatched |
| Fastest | Unequaled |
| Cheapest | Unparalleled |
| Most | Matchless |
| Second-to-none | Consummate |
| Leading | Incomparable |
| Finest | Beyond compare |
| Highest | Peerless |
| Greatest | Perfect |
| Unsurpassed | Number-one |

---

**Need help?**
Our Accredited Business Services team would be happy to review your website and advertising to make sure you’re puffery free and our marketing and communications experts are always happy to help our Accredited Businesses develop creative, authentic and original messaging that works. **Call (403) 531-8784.**
## FINANCIAL STATEMENTS

### Statement of Revenues and Expenditures

#### Revenue

![Revenue Pie Chart]

- **Membership Fees**: 77%
- **Advertising & Programs**: 22%
- **Interest income**: 1%
- **Alberta Justice Project**: 0%

<table>
<thead>
<tr>
<th>Revenue</th>
<th>2013</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership Fees</td>
<td>$1,567,612.00</td>
<td>$1,522,949.00</td>
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<tr>
<td>Advertising &amp; Programs</td>
<td>$438,728.00</td>
<td>$320,883.00</td>
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<tr>
<td>Interest income</td>
<td>$20,639.00</td>
<td>$18,106.00</td>
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<tr>
<td>Alberta Justice Project</td>
<td>$6,150.00</td>
<td>$7,200.00</td>
</tr>
</tbody>
</table>

**Total Revenue**: $2,033,129.00

#### Expenditures

![Expenditures Pie Chart]

- **Staff Expenses**: 60%
- **Advertising & Programs**: 15%
- **Office & Admin**: 13%
- **Rent**: 7%
- **Meetings Advertising & Travel**: 3%
- **Amortization**: 2%

<table>
<thead>
<tr>
<th>Expenditures</th>
<th>2013</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staff Expenses</td>
<td>$1,209,289.00</td>
<td>$1,102,915.00</td>
</tr>
<tr>
<td>Advertising &amp; Programs</td>
<td>$296,388.00</td>
<td>$243,886.00</td>
</tr>
<tr>
<td>Office &amp; Admin</td>
<td>$255,252.00</td>
<td>$271,323.00</td>
</tr>
<tr>
<td>Rent</td>
<td>$152,132.00</td>
<td>$137,078.00</td>
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<tr>
<td>Meetings Advertising &amp; Travel</td>
<td>$59,786.00</td>
<td>$48,439.00</td>
</tr>
<tr>
<td>Amortization</td>
<td>$40,198.00</td>
<td>$45,376.00</td>
</tr>
</tbody>
</table>

**Total Expenditures**: $2,013,045.00

**Excess revenue over expenditure**: $20,084.00

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Complete audited financial statements available on request.
F12’s Approach to IT Management

F12 is the answer to your computer network problems. Whether you’re looking for new software or need technical support, we provide everything you could want – so that running your business can be your only business. Partnering with F12 means peace of mind in knowing that you have a dedicated team focusing on the 12 necessary components of IT Management. Below is an illustration of these components showing either an included commitment or consulted involvement for each area.

F12 is dedicated to delivering the support you need. And we do so in a way that saves you time and money – which is always good for business.

The F12 Service Model

Contact F12

Calgary
#11, 3110 – 14 Avenue NE
Calgary, AB T2A 6J4
Tel: 403.210.2022

Red Deer
#8, 4699 – 61 Street
Red Deer, AB T4N 7C9
Tel: 403.967.0180

Edmonton
13555 – 156 Street NW
Edmonton, AB T5V 1R9
Tel: 780.413.8458

f12.net   Toll-Free 866.F12.8782   info@f12.net
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or email jaydene@calgary.bbb.org