Oh Canada!
2016-2017 Annual Report
BBB Serving Southern Alberta and East Kootenay
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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.
THE YEAR AT A GLANCE
April 1, 2016- March 31, 2017

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<tr>
<td>Web Inquiries</td>
<td>1,215,671</td>
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<td>Complaints</td>
<td>2,375</td>
<td>3,308</td>
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<td>Customer Reviews</td>
<td>3,224</td>
<td>1,695</td>
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<td>Mediations/Arbitrations</td>
<td>0</td>
<td>3</td>
<td>6</td>
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<td>Emails, walk-ins, phone calls</td>
<td>16,195</td>
<td>18,543</td>
<td>20,143</td>
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<td>Total instances of Service</td>
<td>1,234,331</td>
<td>1,350,999</td>
<td>1,422,089</td>
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<td>Media Impressions</td>
<td>33,306,913</td>
<td>32,483,470</td>
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<td>Media Stories</td>
<td>577</td>
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<td>Facebook Likes</td>
<td>1,386</td>
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<td>Instagram Followers</td>
<td>199</td>
<td>77**</td>
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<td>Web page views</td>
<td>2,254,586</td>
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<td>2,420,809</td>
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<td>Web page sessions</td>
<td>1,052,271</td>
<td>1,152,341</td>
<td>1,081,858</td>
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<td>Presentations/Events</td>
<td>164</td>
<td>109</td>
<td>74</td>
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<td>People Reached</td>
<td>13,328</td>
<td>3,915</td>
<td>81,719***</td>
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* *We began tracking in June, 2014 - this was our number at that date.
*** This number includes tradeshow attendees - whereas the number in previous years did not.

GET THE STORIES BEHIND THE NUMBERS AT BBB.ORG

577 34 175 15

Media stories  Investigations  Ad Reviews  Revocations

13,328
People reached

2,254,586
Web page views

33,306,913
Media impressions

657
New Accredited Businesses

86%
Annual Retention Rate

4,189
Number Accredited Businesses on March 31, 2017

BBB Serving Southern Alberta and East Kootenay  info@calgary.bbb.org  (403) 531-8784  bbb.org
On behalf of our Board of Directors, welcome to the 2016-2017 BBB Annual Report.

When I first joined BBB as an Accredited Business, consumers had to call in and pay a dollar or two in order to get information on a company. I have been thinking about how our BBB has changed, it used to be a place to check and see if a company was safe to hire, check their reputation, complaints, etc. Today, we’re that and so much more.

We truly are a place where a company can grow. We offer seminars and coaching, we teach the ethical way to run a company. We offer co-marketing and co-branding opportunities and offer consumers quotes upon request via text message. Businesses can grow their Search Engine Optimization through digital marketing packages offered by fellow Accredited Businesses, and those are just a few of the current services BBB offers.

This has been the first full year your BBB has been under new leadership with President and CEO Mary O’Sullivan-Andersen and myself as the Chairman of the Board of Directors. Mary has easily fit in to our BBB’s family and has already initiated positive changes both internally within the office and externally within our marketplace and communities.

I think we can agree that BBB’s mission of being the leader in advancing marketplace trust starts right here, inside the walls of our office. Our team of hardworking staff seek out proven ethical and trustworthy businesses, accurately report on marketplace information, work with media and marketing outlets to reach consumers and businesses and provide a neutral environment where people can share their experiences, good or bad. I’d like to sincerely thank our wonderful volunteers who graciously donate their time and efforts to help our team do all of these tasks and ultimately help BBB create an ethical marketplace where buyers and sellers can trust each other.

I’d like to extend my heart-felt gratitude to our past Chair, Mr. David Steele, for his 24 years of steadfast service to our BBB and continued guidance this past year as his final year on our Board of Directors. He has made my transition into this role as his successor a smooth one, and I am forever grateful for the opportunity to help lead your BBB in the pursuit of business ethics and trust.

Moving forward, our challenge is to remain relevant in an ever-changing marketplace, retaining and most importantly growing our BBB-Accredited Business family. We are going to do all of that by continuing to offer businesses tools to maximize the value of Accreditation and foster trustworthy connections with consumers.

We look forward to another year of community service and working with the businesses and consumers of the Southern Alberta and East Kootenay region.

Nick Sims, Chairman
Board of Directors
THE YEAR IN REVIEW
with President & CEO Mary O’Sullivan-Andersen

This was a year filled with transformation. I am pleased to share with you the successes of the 2016-17 fiscal year reflecting positively in our financial and operational performance. We have drastically improved our overall efficiency and collaboration within departments here in our own office through re-arranging our layout. We welcomed new faces and eager learners to our BBB family. We participated in bake sales, bottle drives, potlucks, bowling and skating parties more than ever before. And, of particular note, we collaborated with our kind-hearted Accredited Businesses to collect over 2,500 lbs. of food for our communities through our Accredited Businesses Care food drive over the Christmas season.

Through all of this, one constant has remained - the value that we bring to our community. The value that we continue to create on behalf of consumers and Accredited Businesses to ensure a marketplace of trust, confidence and ethics. This value extends far beyond these walls. Every effort that is made here today at our AGM and everyday hereon out, affects a consumer, a newcomer to Canada, a student, a senior, a new start-up or an established business - there are so many faces of BBB and you represent each of them.

This past year we have launched new advertising initiatives like our CTV advertising program available to our Accredited Businesses that has shown great success so far with 77 Accredited Businesses participating running more than 2,079 co-branded ads this year.

We continue to invest in our Savvy Consumer educational programs to educate the communities and the people that we serve while re-enforcing BBB as the voice of trust. We have strengthened long term relationships with our ongoing review of our Affinity Partner Programs to ensure they provide value to our Accredited Businesses. We’ve also developed new relationships like the introduction of merchant services through Global Payments, digital marketing through PureDMS (formerly o44 Social) and the opportunity to pre-purchase concerts and events like Brooks and Dunn through Stampede Entertainment.

Collectively we will continue to create programs and relationships that strengthen your BBB. Your Marketplace Services team continues to set the bar high with their dedicated work to handling complaints, verifying customer reviews and helping consumers navigate the turbulent waters of a sometimes dishonest marketplace.

At the forefront of all of these programs is your administration team whose work will continue to provide the platform to achieve our collective goals and strategic initiatives. All of these programs, services and actions make it possible for your Accredited Services (sales) team to grow our Accredited Business family of 4,100.

I encourage each of you to be involved. Be involved in your communities, your businesses, your families, and be involved in your BBB! You are the experts in your field. Make some noise - give suggestions – help us create change - give more of yourself to yourself this year. Make this the year that you look back and say “I did that!”

I would like to extend a heart-felt thank you to all of our Accredited Businesses, our board of directors, our staff and volunteers for their commitment to advancing marketplace trust every day. I look forward to another successful and exciting year of pursuing high standards for business ethics and fostering trustworthy connections between businesses and consumers.

Yours in Trust,
Mary O’Sullivan-Andersen, President and CEO

Change can be difficult and change can be exciting. The difference is all in how we approach it.
Today, all it takes is a tweet, a Facebook post or an (unverified) online review for a customer to instantly, and publically, express their dissatisfaction with a business, and potentially tarnish that business’ reputation. BBB’s Marketplace Services team offers an unbiased and fair platform for businesses and consumers to address marketplace disputes in a truthful matter, only reporting on the facts. From published complaint details to verified customer reviews, to factual business ratings and other important information, your MPS team works hard to ensure open and fair communications between businesses and consumers. Here’s what we do:

**Verify Customer Reviews**
There are lots of different customer review sites out there, but how do you know what you’re reading is true and honest? What if you’re reading a negative business review posted from a competitor? Or a false-positive review posted by a doting mother of the business owner? BBB takes the necessary steps to verify that any customer review is proven to be legitimate by both the business and consumer before it is published.

**Assign Business Ratings**
BBB gives ratings to both Accredited and non-Accredited Businesses. Why? The answer is simple – because consumers want us to. BBB’s vision is to create an ethical marketplace where buyers and sellers can trust each other, and our duty is to report factual marketplace information. If a non-Accredited Business has a stellar BBB rating, we want consumers to know that. But, we also want consumers to be mindful that BBB doesn’t always have as much information about non-Accredited Businesses as opposed to BBB-Accredited Businesses, who have a full and complete BBB Business Review with important and trustworthy information for consumers.

Did you know there are 13 deciding factors that determine a business’ BBB rating? And, a business’ rating can fluctuate at any given time, depending on a variety of factors. It’s not just about the number of complaints, a BBB rating is determined by:

- The amount of time a business has been in operation,
- If proper licensing is in place
- If there are government actions filed against the business
- The type of business
- Transparent business practices (or lack thereof)
- Failure to honour commitments to BBB
- Advertising issues known to BBB
- Failure to answer complaints
- Unresolved complaints
- BBB trademark infringement
Publish Complaint Details
Being an unbiased third party means reporting the facts, both positive and negative. BBB publishes complaints so consumers can see what the complaint is about, and most importantly, see for themselves how the business handled the situation. That way, consumers can make a confident and informed business decision. Sometimes the complaint itself isn’t the main concern for consumers, it’s the transparency and customer service skills of the business.

Advertising Reviews
Your MPS team conducts a local advertising review program that works with businesses to achieve the highest ethical advertising standards through voluntary self-regulation. BBB consistently seeks and challenges advertising that appears deceptive or suggests unethical business practices. BBB challenges those advertisements which are generated in our service area to ensure advertising claims comply with the BBB Code of Advertising, which outlines basic principles and specific guides for truth and accuracy in advertising.

When an ad is challenged, BBB asks the advertiser to substantiate, modify, or discontinue the advertised claims. If an advertiser is unable to substantiate the claims or declines to discontinue claims not in adherence to the BBB Code of Advertising, then that information is included in BBB Business Review on the business.

New Accreditation Application Screening
New applications for prospect Accredited Businesses must be screened to ensure they meet the criteria for accreditation, including BBB’s eight Standards for Trust, proper licensing, truthful advertising and other factors. If there are issues that need to be addressed or corrected, the application does not go through until the business has made the necessary changes.

Accreditation Renewals
Your MPS team also takes care of accreditation renewals – those are existing Accredited Businesses that are interested in continuing their accreditation. But first, they must be screened to ensure they still meet the criteria for accreditation including:

- Company website still complies with BBB’s Code of Advertising
- All necessary licensing is in place and up to date (i.e. city licensing, pre-paid contractor license etc...)
- There are no government actions filed against the business
- There is no pattern of complaints against the business
- The business is confirmed to still be operating in our service area
- The business has maintained a BBB rating of “B” or higher

Customer Review Fast Facts

More customer reviews are now filed than complaints. Why?
Customer reviews have been available for a year or so, businesses are soliciting them.
Businesses are more diligent in working with unsatisfied customers before they file a complaint.
More consumers may rather file a customer review than a complaint as the process is quicker.
More positive CRs than last fiscal year for ABs & non-ABs combined.

- 76 per cent of customer reviews were positive
- 23 per cent of customer reviews were negative
- 1 per cent of customer reviews were neutral

Your MPS team looks forward to another year of continued community service within our marketplace. BBB would like to thank the volunteers of the MPS team, Derek Webb and Brad Clements for their continued dedicated service to our BBB and marketplace.
Currently, there are more than 39,000 established businesses in the Southern Alberta and East Kootenay region, with more than 4,100 of those businesses Accredited with BBB. Each year, your Accreditation Services team welcomes hundreds of new businesses into our BBB’s family, including 657 new Accredited Businesses in the 2016-2017 fiscal year.

In October, your BBB welcomed new Accreditation Services Manager, Shane Osborne.

So, how does a business become BBB-Accredited, you might ask? Some think all it takes is money exchanging hands for an automatic BBB A+ rating, but that is far from the case. In actuality, your BBB’s team of dedicated Accreditation Services Consultants work hard each day to seek out potential business candidates for BBB-Accreditation throughout the Southern Alberta and East Kootenay region. So, what does it take to be BBB-Accredited?

Here’s the criteria that must be met by businesses interested in becoming BBB-Accredited:

- The business must be operational for at least six months
- A proven positive track record within the marketplace, including no open complaints
- Proper provincial, municipal, regulatory and industry-specific licensing must be in place and up-to-date
- Business owners must disclose if they have a criminal record, and what the record is for.
- There must be no government actions or charges against a business
- The core values of the business must align with those of BBB, including teamwork, respect, integrity, excellence and trust
- Accredited Businesses must adhere to and uphold BBB’s eight Standards for Trust and commit to acknowledging and responding to complaints.

Why does BBB Accreditation Matter?

Now that you know what it takes to become a BBB-Accredited Business, you might be wondering what is the value of BBB-Accreditation? Well, as a matter of fact, there are 20 reasons, or advantages, to becoming BBB-Accredited which our Accreditation Consultants break down into four main categories:

Credibility: Set your business apart from the competition by aligning with a trusted, recognized brand

Visibility: Grow your brand by tapping into one of North America’s most trusted online resources

Savings: Save money with BBB affiliate partners on insurance, gas, employee benefits and more

Leads: Grow your business with eQuotes and co-marketing with BBB

Your Accredited Services team thanks all of the Accredited Businesses who continue to support BBB’s mission to be the leader in advancing marketplace trust by demonstrating and upholding ethical business standards. We look forward to welcoming more ethical businesses into our family and making our marketplace an ethical one where buyers and sellers can trust each other.

Looking to become Accredited? Call (403) 531-8784.
Whether a business has just become newly Accredited or is celebrating a milestone anniversary with BBB, there are bound to be questions about their Accreditation – and our Accredited Business Coaches are here to help!

Together, our two Accredited Business Coaches, Sergio Neaves (serving Calgary and area), and Ron Riemann (serving Lethbridge, Medicine Hat and East Kootenay), and our two Accredited Business Marketing Consultants (Jaydene Neis and Edie Smith), your ABS team retained 86.2 per cent of your BBB’s Accredited Businesses!

Orientation Breakfasts and Power Lunches
You know how the saying goes – breakfast is the most important meal of the day. That’s why our Accredited Business Coach for the Calgary area, Sergio Neaves, offers a breakfast orientation once a month for new and existing Accredited Businesses. It’s their chance to learn everything about their BBB-Accreditation but were afraid to ask, while making connections with other Accredited Businesses, and of course filling their bellies!

Our Accredited Business Services team also offers Power Lunches which are informational sessions designed for Accredited Businesses to help other Accredited Businesses. BBB-Accredited industry experts present and share their knowledge to their fellow Accredited Businesses, all in an effort to help each other grow and flourish. Topics range from maximizing your business’ tax-effectiveness to ramping up your digital marketing strategies to barter exchange for small businesses and more. BBB provides the venue, guest speaker and a delicious catered lunch. All you need to bring is yourself, an empty tummy and an eagerness to learn!
New Advertising Opportunity: CTV News Billboards

In addition to BBB’s co-marketing opportunities, BBB has launched a new and exclusive advertising opportunity with CTV News for BBB-Accredited Businesses.

What is it?

Your BBB has negotiated special rates and free creative for BBB-Accredited businesses on “bite-sized” affordable packages on CTV News spots. Anchored with BBB branding, these spots offer:

Credibility: Co-branding with BBB

Visibility: Adds a television audience to our current digital product offering

Affordability: Get the 52-week rate for an 11-week run

Ease: BBB handles the booking, CTV handles the creative

For more details on the CTV News Billboards advertising opportunity, call (403) 531-8784.

New Digital Marketing Package Offered to New Accredited Businesses

Whether a business is just launching for the first time or celebrating a milestone anniversary, starting and maintain a strong digital presence is essential. From Twitter to Facebook to Yelp, Google and everything in-between, all it takes is the click of a button for a consumer to publically voice their (dis)satisfaction with your company. BBB now offers a comprehensive digital marketing package to new and existing Accredited Businesses through a partnership with BBB-Accredited PureDMS (Pure Digital Media Systems). The package includes:

Listing Management - Searches the web for all the places your business is listed. Ensures all information about your business is all up-to-date and consistent, and adds business info to places it doesn’t currently exist.

Social Media Management and Content Generation - Posting human-created content daily on key topics to your company’s social media pages to help drive local traffic and optimize your business for search results.

Local Search Engine Optimization - Help drive local traffic to your site.

Online Reputation Management - Searches the web for all reviews, gives a platform for you to respond. Notifies you of reviews and how to respond.

Websites – A one-time fee for a professionally developed website with architecture necessary to optimize your site with Google.

The digital package is an ongoing package that you use long-term. Usually takes anywhere from six to 18 months for strong results. Also included is the option to add in Facebook advertising at $50-100/month to help businesses address their immediate needs while waiting for the digital content to organically start working.

BBB’s Accredited Business Services team continues to offer its ongoing co-marketing opportunities including Search Engine Solutions, featured listings, BBB website advertising, door-hanger campaigns, newsletter advertising, superpacks and mini-packs. For more information, visit www.bbb.org/calgary or call (403) 531-8784.
Whether you see us on TV, listen to us on the radio or see us in the paper, BBB is in the news about 11 times a week! From educating citizens about popular scams and fraud prevention tips to sharing expert industry knowledge to connecting consumers with trustworthy businesses, your BBB is reaching millions of people each year. In fact, your BBB appeared in the media 577 times and reached more than 33 million people throughout the Southern Alberta and East Kootenay region.

Media Highlights: Here’s a look at our top stories

**Lagging economy forces businesses to close doors:** BBB appeared in the media 55 times and reached 3.6 million people in August alone. With Albertans still feeling the effects of an economic downturn, some local and national businesses were forced to close their doors after decades of operation. Calgary-based flooring company, Fitz Flooring, which also had locations in B.C., ceased operations after 23 years. National jewelry chain, Ben Moss, announced store closures of at least 50 stores across Canada, leaving customers with void warranties.

**BBB offers wise donation tips for Fort McMurray disaster relief:** With 50 media appearances and more than 3 million people reached in May, people turned to BBB, a voice of trust, when it came to making safe donation decisions to help the victims of the Fort McMurray fires. BBB worked hard to warn donors of the dangers of fake charities soliciting donations and bilking people out of their hard-earned money while re-victimizing those who lost their homes, businesses and belongings.

**BBB presents the 12 Scams of Christmas:** BBB appeared in the media 47 times and reached nearly 4 million people in December with its annual 12 Scams of Christmas list. This year, a new twist on a familiar scam had BBB warning people who were invited to participate in an online version of Secret Santa, found on Facebook or Instagram. All they had to do was purchase one gift and get 36 in return. Some people even posted photos of the gifts they’ve received. However, this scam relies on constantly recruiting new participants, making it mathematically impossible to sustain. This seasonal scam is actually a pyramid scheme which is illegal.
**Savvy Consumers**

BBB’s Savvy Consumers education program provides free presentations and information to consumers of all ages, in all walks of life. Funded by our Accredited Businesses, Savvy Consumers aims to give people the knowledge and the tools they need to protect themselves from scams, fraudsters or shady business practises. Currently, your BBB’s Savvy Consumers educational programs including comprehensive presentations and seminars on a wide variety of topics including:

- Savvy Seniors: Heartstring scams, windfall scams, house and home scams and caregiver scams
- Savvy Homeowners: How to hire a contractor
- Savvy Investors: Fighting investment fraud
- Savvy Newcomers: Welcome to Canada....Beware of scammers
- Savvy Students: Navigating the real world after graduation
- Savvy Consumers: Old scams, new tricks and Internet scams
BBB offers presentations materials in English, Cantonese, Mandarin, Vietnamese, Spanish, Punjabi and Arabic. This year, your BBB increased its community outreach substantially and reached more than 13,000 consumers and business people within our local communities. Take a look at where your BBB has been this year:

- The Petroleum Club, Calgary AB
- Scotiabank Main Branch, Calgary AB
- Canadian Western Bank, Calgary AB
- Viscount Bennett Centre, Calgary AB
- CJOC Radio, Lethbridge
- CrossIron Mills Mall, Rocky View
- Calgary Catholic Immigration Society
- Marlborough Mall, Calgary AB
- Japanese Community Association, Calgary AB
- Cochrane Royal Canadian Legion
- Crowfoot Public Library, Calgary AB
- YWCA Calgary, AB
- Chestermere High School
- Signal Hill Public Library, Calgary AB
- Bow Valley Square, Calgary AB
- Thorncliffe Greenview Community Association, Calgary AB
- Saddledown YMCA, Calgary AB
- Open Door Seniors, Calgary AB
- Royal Canadian Legion 285, Calgary AB
- Lethbridge Public Library
- Lethbridge YWCA
- Judith Umbach Public Library, Calgary AB
- Genesis Place, Airdrie AB
- Medicine Hat Library
- Calgary Immigrant Educational Society, Calgary AB
- McBride Career Group, Calgary AB
- Evergreen Community Spaces, Calgary AB
- Medicine Hat Library
- James Fowler High School, Calgary AB
- Bowness Public Library, Calgary AB
- Shawnessy Public Library, Calgary AB
- Country Hills Public Library, Calgary AB
- Central Public Library, Calgary AB
- Calgary Elks Club
- Fish Creek Library, Calgary AB
- Highwood Community Association, Calgary AB
- Calgary Immigrant Women's Society
- Greater Forest Lawn Seniors Citizens Society, Calgary AB
- Bow Valley College, Calgary AB
- Columbia College, Calgary AB
- Salvation Army Glenmore Temple, Calgary AB
- Calgary Public Library Louise Riley Branch
- Pomeroy Inn & Suites, Olds AB
- Open Cliff Seniors, Calgary AB
- Kirby Centre, Calgary AB
- Deerfoot United Church, Calgary AB
- YWCA, Calgary AB
- Calgary Italian Club
- Woodcreek Community Association, Calgary AB
- Crossroads Community Association, Calgary AB
- Chinese Christian Mission, Calgary AB
- Ogden House Senior Citizens Club, Calgary AB
- Stephen Avenue Mall, Calgary AB
- Revera Homes Scenic Acres, Calgary AB
- Calgary Chinese Alliance Church
- BMO Centre Stampeded Park, Calgary AB
- Carriage House Inn, Calgary AB
- Olds Royal Canadian Legion, Olds AB
- Centre for Newcomers, Calgary AB
- Coast Lethbridge Hotel & Conference Centre, Lethbridge AB
- Medicine Hat Public Library, Medicine Hat, AB
- Calgary Chinese Community Service Association, Calgary AB
This year marks the 12 anniversary of the Canada-wide Fraud Prevention Month campaign. Better Business Bureaus across Canada join forces with the Competition Bureau of Canada to create a national Top 10 Scams list, educate citizens about how to spot the red flags of popular scams and what to do if you become a scam victim.

This list is based on the popularity of each scam as reported by consumers to BBB’s online Scam Tracker tool across Canada.

1. Employment Scam
The most reported scam to BBB Scam Tracker. You likely didn’t apply, must less get an interview for a job you can do from home. It’s a cheque-cashing scheme that leaves you on the hook to pay back the bank for lost funds when the fake cheque bounces.
Dollars Lost: $5.3 million

2. Romance Scams
Online dating is big business for scammers. Canadians give away a lot of money as they give away their hearts to catfishers. Catphishing is when a fraudster fakes an identity and tricks someone via dating sites into a phony romantic relationship for financial gain.
Dollars Lost: $17 million

3. Identity Fraud
Scammers steal your identity to secure credit cards, bank loans or even rent property in your name, not to mention draining your bank accounts.
Dollars lost: $11 million

4. Advance Fee Loans
Paying an upfront fee to get a loan is illegal in Canada and the U.S. These scammers prey on those who don’t qualify for loans through reputable lenders.
Dollars lost: $1.1 million

5. Online Purchase Scams
Scammers have new online avenues to take your money and trust. Counterfeit merchandise and goods that never show up, fake websites and phony “free-trial” traps are everywhere.
Dollars lost: $8.6 million
6. Wire Fraud
Spearphishing is a big problem for the business community. Millions are lost when scammers pose as company brass and ask employees for money to be wired to a fake company email.

Dollars lost: $13 million

7. Binary Options Scams
High pressure sales tactics promising high returns and full payouts entice Canadians to take a chance. It’s really just an unregulated 50/50 bet and not an actual trade. Winnings never materialize, and losses are guaranteed.

Dollars lost: $7.5 million

8. Fake Lottery Winnings
If you didn’t enter, you didn’t win. Calls come in at all hours telling you you’ve won a big U.S. lottery. You just need to pay a tax or insurance fee before you get your millions. It’s way too-good-to-be-true.

Dollars lost: $3 million

9. Canada Revenue Agency Scam
One of the most prevalent scams over the past few years. While it is still being reported, a crackdown on a call centre in India in 2016 has seen a dramatic decrease in the number of calls targeting Canadians.

Dollars lost: $4.3 million

10. Fake Online Endorsements and Sponsored Content
Consumers are often enticed to purchase a product or service based on reviews by social media influencers. Unfortunately, these reviews may not be genuine and the influencer may have been paid by a company to be used as a marketing tool.

Dollars lost: Undetermined

Fraud Prevention Month Partners
- Calgary Police Service
- Canada Revenue Agency
- Service Alberta
- The R.C.M.P.
- Calgary Crime Stoppers
- Alberta Community Crime Prevention Association
- Edmonton Police Service
- Real Estate Council of Alberta
- The Competition Bureau of Canada
- Bank of Canada
- The Electronic Recycling Association

FPM Events & Info Sessions
- Scotiabank Main Branch
- Canadian Western Bank
- CrossIron Mills Mall
- Medicine Hat Co-Op
- Marlborough Mall
- Raymond Community Hall
- Calgary Catholic Immigration Society Medicine Hat Mall

Savvy Investors: Fraud Fighters
Pyramid dreams to Ponzi schemes - what you need to know to protect yourself from investment fraud.

Savvy Homeowners: How to Hire a Contractor
10 Steps to help ensure a surprise-free renovation.

Savvy Surfers: Data and Internet Safety
What you need to know to keep yourself and your identity safe online.

Savvy Businessess: Running an Ethical Enterprise
BBBs Eight Standards of Trust creates a framework for running an ethical business.

Savvy Students
Class is always in session: Learn about job scams, rental scams, how to buy your first car and apply for financial aid.

Savvy Newcomers
From passports to employment, rental and romance scams, learn to recognize fraud targeting newcomers.

Savvy Seniors
Information and tips on investment, house and home, windfall, heartstring and other scams aimed at boomers and zoomers.

Custom Options
Need something a little different or specific? BBB is happy to work with you to create a presentation that is timely and relevant to your group.
Each year, your BBB recognizes and celebrates businesses within the Southern Alberta and East Kootenay region for believing in and demonstrating values-based business practices. In an effort to recognize businesses throughout our region, BBB worked with the chambers of commerce in Olds, Lethbridge and Medicine Hat to present an award for ethics at each of their business awards events.

The Award

The BBB Business Trust Award for Business Ethics is given to an organization that best demonstrates a commitment to advancing marketplace trust through ethical business practices. Award applicants and nominees, both BBB-Accredited and non-accredited, were asked to submit supporting documentation of how their business meets and operates according to some or all of BBB’s eight Standards for Trust, which include:

1. Build Trust
2. Advertise Honestly
3. Tell the Truth
4. Be Transparent
5. Honour Promises
6. Be Responsive
7. Safeguard Privacy
8. Embody Integrity

Meet the winners

Medicine Hat: Pure Sweet Honey

Speak with Stella Sehn about her company and it doesn’t take long to see how she and her husband, Sheldon Hill, have built a loyal following for Sweet Pure Honey. With passion and energy like sun on a prairie wildflower and dedication to quality and community matched only by the bees that produce their honey, these entrepreneurs are a natural for the BBB Award for Business Ethics.

“When you’re running a family business on a family farm, everything begins with ethics,” says Sehn. “And that comes through in everything we do from our all-natural organic product to our hand-packaging to our contribution to our community.”
From raw honey to organic bath and body products through to beeswax candles, Sweet Pure Honey offers its products online and in person through farmers markets throughout southern Alberta. Discerning chefs (like Connie DeSousa at Calgary’s Charcut) also use Sweet Pure Honey in their culinary offerings. But this company, and the family that runs it, goes far beyond its product offering. Sehn very clearly stands for making a difference in the world through entrepreneurship.

When I realized I was a leader, I saw that I could be a role model for women and for entrepreneurs.

“We support women’s charities in our community because I know what it takes for some people to come from nothing and have nothing but a dream,” says Sehn. “Not everyone has the support I have in my family. When I realized I was a leader, I saw that I could be a role model for women and for entrepreneurs and it feels good to be a contribution in the community.”

Sehn’s blog and social media sites have thousands of followers, most of whom she believes are inspired by her honesty and authenticity.

“It’s important to me to be honest about our family and our business and mental illness and all of the challenges we face because other people are facing them too,” she says. “Being transparent lets people know they’re not alone in their struggles and their successes.”

For us being ethical, being a contribution to the community, earning an honest living and having a strong family is success. And success, says Sehn, goes beyond the bottom line.

“How successful are you if you’re failing in your marriage or as a parent,” she says. “For us being ethical, being a contribution to the community, earning an honest living and having a strong family is success.”

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Trust and communication are the foundation at Chinner Wealth Management – RBC Dominion Securities. With husband and wife team Dennis and Sylvia Chinner and associate Jessica Mosby at the helm, this full service wealth management office thrives on building long-term relationships.

When you’re dealing with peoples’ life savings, you’re dealing with their emotional concerns as well.

“Our clients have to trust us if they’re going to share their sometimes very personal information,” says Dennis Chinner. “When you’re dealing with peoples’ life savings, you’re dealing with their emotional concerns as well. That means their personal challenges and concerns, issues with their children not getting along, sometimes it’s illness or addiction. It all comes into play and trust and communication are crucial in our work.”

Of course, whenever a company is handling their customers’ finances, it is heavily regulated by government and governing bodies like the Investment Industry Regulatory Organization of Canada. But for Chinner, ethical enterprise is more than just ensuring i’s are dotted and t’s are crossed. It’s about relationships with their clients and in their community.

To be acknowledged and recognized for the things you do behind the scenes by the people you work for means a lot. Chinner Wealth Management supports numerous community organizations building playgrounds, serving on boards of non-profit organization and membership in service clubs. In fact, Dennis is currently serving a term as the President of the Rotary Club of Lethbridge.

 Winning the BBB Award for Business Ethics through the Lethbridge Chamber of Commerce was special for the firm, particularly because it was nominated by its clients.

“To me that’s more rewarding than anything,” says Chinner. “To be acknowledged and recognized for the things you do behind the scenes by the people you work for means a lot.”
Olds: CAB-K Broadcasting

When it comes to broadcasting in rural Alberta, ethics are a matter of telling ‘em what you’re going to do and then doing it. So say Brian and Melanie Hepp, owners of CAB-K Broadcasting – winner of the BBB Award for Business Ethics through the Olds Chamber of Commerce.

“It’s really very simple,” says Brian. “You want to do what’s right for the listener and for the advertiser and that means following through on your promises and making things right when mistakes are made.”

With three radio stations in Olds and Vegreville, CAB-K’s team of 16 navigate the challenges and the advantages of running a small, independent media outlet.

“We don’t have the resources of the large conglomerates,” says Melanie, “But our successes are our own and we have the freedom to operate in our communities in a way that serves them best.”

While CAB-K is bound by the Canadian Association of Broadcasters’ Code of Ethics, Brian says the company takes things one step further.

You can never go wrong by doing the right thing.

“In a small market, you don’t want to ruffle feathers and you want to make sure you have honesty and integrity at all times – otherwise, it will come around on you pretty quickly,” he says. CAB-K is well known in the region for its contribution to community and its fair dealing with local businesses. Receiving the award was a pat on the back and a reminder of their commitment to ethics.

“You can never go wrong by doing the right thing,” says Brian. “The award was a surprise and an honour and reinforces what we’ve tried to do here with our staff and in our community.”

Listen to 96.5 CKFM in Olds for your country favourites or tune into Rock 104.5 in Olds. CAB-K also recently launched Country 106.5 in Vegreville.

What started out as a fun little office activity for BBB staff in 2015, turned into a massive community-building charitable effort in 2016 as hundreds of people came together to support food banks in Calgary, Okotoks, Airdrie and Lethbridge.

With eight official drop-off locations and a number of unofficial collection points, BBB, Accredited Businesses and their clients and staff set about to reach a lofty goal of 2,000 lbs of food: 10 times the amount BBB staff raised in 2015.

Some businesses offered discounts on food products for donation, others ran contests for their staff, still others offered to go door-to-door in their neighbourhoods to ask for donations and some sent cheques.

“It was really impressive to see this group of businesses come together in a way we haven’t done before,” says Leard. “I was struck by the enthusiasm and generosity of our businesses and their staff and customers.”

By the time collection day came around, Campbell’s Moving was on board to bring all of the food in from the various locations back to BBB. Combining what they collected with BBB staff contributions, drop-offs from various businesses and pick-ups in Airdrie, Cochrane, Okotoks and Lethbridge, BBB was hopeful it had met its goal. When all was said and done, here are the results:

- We raised more than 2,500 lbs of food for the Calgary, Airdrie, Okotoks and Lethbridge Food Banks.
- Nearly 200 individuals donated at eight+ locations throughout southern Alberta.
- Thirty donors won prizes from 21 sponsors including a trip for two anywhere Westjet flies in North America, an Apple Watch and many more.

“We just want to extend our deepest gratitude to our Accredited Businesses for showing us that even in a tough economic climate, they’re ready willing and able to come together as a community to help those in need,” says Leard. “In fact, we’re so impressed, we’re looking at other ways we might be able to work as a group of businesses to contribute to the communities we serve.”
In February this year, BBB Serving Southern Alberta and East Kootenay proudly presented its inaugural How to Hire a Contractor Community Information Session in the city’s northeast community of Thorncliffe.

What is it?
With four planned sessions scheduled for each season and each quadrant of the city, your BBB is coming together with area experts to give homeowners the full picture on completing home renovation projects: from city licensing through to which renovations most impact a home’s value to financing options.

In addition to an hour-long presentation by various experts, attendees are able to participate in a round-table discussion with BBB-Accredited contractors and get answers to their questions. A general contractor, roofer, electrician, flooring specialist, siding contractor, eavestroughing contractor, painter and kitchen renovator were onsite to answer questions and discuss emerging industry trends.

Why is BBB doing this?
When it comes to projects like home renovations, the entire process can be overwhelming for homeowners who don’t know where to start. From written estimates to proper licensing to up-front deposits to contracts, there are many factors a homeowner must research and consider even before deciding on a contractor to do the work.

Plus, with recent cases of contractor fraud right here in Calgary, BBB wants to take the utmost care in helping prevent further cases of dishonest business practices within our communities. With BBB as a go-to trusted source for reliable marketplace information, connecting consumers with trustworthy businesses is how BBB works towards its mission to be the leader in advancing marketplace trust. Though your BBB’s website averages approximately 100,000 unique page views per month with people searching for trusted businesses, creating an opportunity where consumers can meet and engage with businesses face-to-face is a valuable experience.
More than 100 people came together June 21 to mix, mingle, eat, drink, play games and approve audited financial statements. Accredited Businesses, those wanting to become accredited, staff, board and sponsors all had a great time celebrating Canada’s 150th birthday with food, music, networking and games.

2017-18 Board of Directors

What is Scam Tracker?

In 2015, BBB launched Scam Tracker to provide consumers across North America with a place to report scams and fraud, and to warn others of malicious or suspicious activities. All 112 BBBs operating in Canada and the United States are now collecting information from consumers and processing data, which is shared with law enforcement agencies for use in identifying and prosecuting scammers.

The free interactive online tool – found at bbb.org/scamtracker offers a heat map showing where scams are being reported. Users can search using a variety of filters to see what scams are happening in their area, or track a particular type of scam, or even see how much money has been lost. Users can also report scams that they hear about, whether or not they have fallen victim.

Local Statistics for 2016-2017

This year we saw scams locally ranging from the ever-present Microsoft Scam to romance, CRA and grandparent scams. In total we saw:

127 Scams
316,517.92 dollars lost
94,987.95 attempted to take

Clockwise from Top Left: Knight Plumbing - 25 years, Alfa Roofing - 25 years, C&S Roofing - 25 years, SML Entertainment - 60 Years, Action Roofing - 25 Years, Supreme Windows - 40 Years.
FINANCIAL STATEMENT
April 1, 2016 - March 31, 2017

Revenue

Revenue breakdown:
- Membership Fees: $1,877,376
- Advertising & Programs: $480,474
- Interest income: $5,011

Total Revenue: $2,362,861.00

Expenditures

Expenditure breakdown:
- Staff Expenses: $1,453,877
- Advertising & Programs: $231,348
- Office & Admin: $253,333
- Rent: $92,659
- CBBB Dues: $122,247
- Meetings Advertising & Travel: $60,344
- Amortization: $47,945
- Interest on long-term debt: $19,699

Total Expenditures: $2,281,452.00

Excess revenue over expenditure: $81,409.00

COMPLETE AUDITED FINANCIAL STATEMENTS AVAILABLE UPON REQUEST