To our Accredited Businesses:

As you know, 2009 was a year that presented many challenges to businesses. I am very pleased to report that in spite of some of the most trying economic conditions we’ve seen in decades, business participation in our varied activities has been very good and our business recruitment efforts held steady.

The BBB Highlights of 2009 include:

- Instances of service to consumers and businesses increased to 9.2 million, up more than 66% compared to 2008. More people are relying on your BBB for guidance.

- Our education efforts reminding people to “Find Businesses You Can Trust” are showing amazing results. Information available on businesses was accessed by significantly more people than last year, yet we processed only 10,000 more complaints in 2009 than in 2008. Of those complaints, 78% were settled.

- The Torch Award for Marketplace Ethics Award program, in its 13th year, received a record number of nominations – more than 1,800 from a wide variety of businesses and a record attendance at the awards luncheon.

- We implemented a very successful online advertising program using search engine optimization and Google to direct searchers for various products and services to BBB Accredited Businesses.

- Business Accreditation is up achieving seven figures.

- The Consumer Resource Guide, published in spring and fall, continues to be very popular as a free directory of our Accredited Businesses.

- Our successful Shredder Day events, run in cooperation with local, state and federal consumer affairs and law enforcement agencies, have been a huge success and protect consumers from identity thieves.

- The BBB assists donors in making sound giving decisions and to fosters public confidence in charitable organizations. We support this work by reviewing charities in Chicago and northern Illinois and publishing charity review reports twice a year.

- Promoting the BBB continues aggressively as our BBB is often ranked the #1 in the country for media coverage.

- Selective and targeted billboard, radio, TV and newspaper advertising campaigns continue to inform consumers and businesses about the BBB and to shop BBB Accredited Businesses.

- Our Ethics for Business Success training program has been expanded to include a new updated online version to increase its usability: www.ethicsforbusinesssuccess.com

These programs and activities, as well as the thousands of everyday little things that make the BBB a valued resource for consumers and businesses, are due to the support of our Accredited Businesses, dedicated Board of Directors and office staff.

I salute you.

Steve J. Bernas
President & CEO

Charles Gauzer
Chair

Better Business Bureau
## Financial Highlights

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets</td>
<td>$1,839,558</td>
<td>$1,745,277</td>
<td>$1,511,476</td>
<td>$1,234,816</td>
<td>$837,330</td>
<td>$583,174</td>
</tr>
<tr>
<td>Liabilities</td>
<td>336,062</td>
<td>265,597</td>
<td>258,422</td>
<td>327,019</td>
<td>322,030</td>
<td>203,051</td>
</tr>
<tr>
<td>Expenses</td>
<td>3,913,124</td>
<td>3,684,616</td>
<td>3,298,355</td>
<td>2,896,938</td>
<td>2,711,734</td>
<td>2,417,583</td>
</tr>
<tr>
<td>Unrestricted Net Assets</td>
<td>1,503,496</td>
<td>1,479,680</td>
<td>1,253,054</td>
<td>907,797</td>
<td>515,303</td>
<td>305,129</td>
</tr>
<tr>
<td>TOTAL NET ASSETS</td>
<td>1,503,496</td>
<td>1,479,680</td>
<td>1,253,054</td>
<td>907,797</td>
<td>515,303</td>
<td>305,129</td>
</tr>
</tbody>
</table>

## Statement of Activities

*(Fiscal years ending August 31, 2009 and 2008)*

### Revenue

<table>
<thead>
<tr>
<th>Source</th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership Dues</td>
<td>$2,331,714</td>
<td>$2,284,344</td>
</tr>
<tr>
<td>Membership programs</td>
<td>1,349,217</td>
<td>1,270,422</td>
</tr>
<tr>
<td>Industry programs</td>
<td>25,899</td>
<td>23,677</td>
</tr>
<tr>
<td>Processing fees</td>
<td>79,317</td>
<td>76,261</td>
</tr>
<tr>
<td>Annual dinner meeting</td>
<td>113,100</td>
<td>166,200</td>
</tr>
<tr>
<td>Special events</td>
<td>47,165</td>
<td>46,475</td>
</tr>
<tr>
<td>Other income</td>
<td>14,527</td>
<td>23,524</td>
</tr>
<tr>
<td><strong>TOTAL REVENUE</strong></td>
<td>3,960,939</td>
<td>3,890,903</td>
</tr>
</tbody>
</table>

### Expenses

#### Personnel

<table>
<thead>
<tr>
<th>Item</th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries</td>
<td>1,386,855</td>
<td>1,233,059</td>
</tr>
<tr>
<td>Retirement plan contribution</td>
<td>47,842</td>
<td>32,354</td>
</tr>
<tr>
<td>Payroll taxes</td>
<td>147,024</td>
<td>136,228</td>
</tr>
<tr>
<td>Life and health insurance</td>
<td>164,386</td>
<td>175,418</td>
</tr>
<tr>
<td><strong>TOTAL PERSONNEL EXPENSES</strong></td>
<td>1,746,107</td>
<td>1,577,059</td>
</tr>
</tbody>
</table>

#### Office and Supplies

<table>
<thead>
<tr>
<th>Item</th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Leases</td>
<td>222,522</td>
<td>188,322</td>
</tr>
<tr>
<td>Telephone</td>
<td>40,824</td>
<td>34,545</td>
</tr>
<tr>
<td>Depreciation</td>
<td>16,377</td>
<td>22,394</td>
</tr>
<tr>
<td>Professional Services</td>
<td>54,659</td>
<td>61,067</td>
</tr>
<tr>
<td>Printing and stationary</td>
<td>25,162</td>
<td>26,930</td>
</tr>
<tr>
<td>Postage</td>
<td>50,372</td>
<td>48,206</td>
</tr>
<tr>
<td>General supplies</td>
<td>117,387</td>
<td>88,527</td>
</tr>
<tr>
<td>Taxes, insurance, and interest</td>
<td>17,146</td>
<td>11,778</td>
</tr>
<tr>
<td><strong>TOTAL OFFICE AND SUPPLIES EXPENSE</strong></td>
<td>544,449</td>
<td>481,769</td>
</tr>
</tbody>
</table>

#### Operations and Development

<table>
<thead>
<tr>
<th>Item</th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commissions expense</td>
<td>287,667</td>
<td>323,460</td>
</tr>
<tr>
<td>Staff commissions</td>
<td>443,436</td>
<td>438,490</td>
</tr>
<tr>
<td>Annual dinner expense</td>
<td>70,337</td>
<td>110,186</td>
</tr>
<tr>
<td>Golf invitational expense</td>
<td>29,649</td>
<td>21,261</td>
</tr>
<tr>
<td>Dues and subscriptions</td>
<td>35,095</td>
<td>35,252</td>
</tr>
<tr>
<td>Computer expense</td>
<td>66,697</td>
<td>53,302</td>
</tr>
<tr>
<td>Meetings, conferences and travel</td>
<td>19,090</td>
<td>21,540</td>
</tr>
<tr>
<td>Publicity and promotions expense</td>
<td>248,754</td>
<td>208,195</td>
</tr>
<tr>
<td>Computer processing</td>
<td>76,868</td>
<td>79,056</td>
</tr>
<tr>
<td><strong>TOTAL OPERATIONS AND DEVELOPMENT</strong></td>
<td>1,277,593</td>
<td>1,290,742</td>
</tr>
</tbody>
</table>

#### Direct Membership Program Expenses

<table>
<thead>
<tr>
<th>Item</th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td>3,913,124</td>
<td>3,684,616</td>
</tr>
</tbody>
</table>

### Net Operating Revenue

<table>
<thead>
<tr>
<th>Items</th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NET OPERATING REVENUE</strong></td>
<td>47,815</td>
<td>206,287</td>
</tr>
</tbody>
</table>

### Other Revenue (Expense)

<table>
<thead>
<tr>
<th>Item</th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest and dividends</td>
<td>57,912</td>
<td>55,340</td>
</tr>
<tr>
<td>Unrealized loss on investments</td>
<td>(76,226)</td>
<td>(32,501)</td>
</tr>
<tr>
<td>Realized loss on investments</td>
<td>(5,685)</td>
<td>(2,500)</td>
</tr>
<tr>
<td>Realized loss on disposal of vehicle</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL OTHER REVENUE (EXPENSE)</strong></td>
<td>(23,999)</td>
<td>20,339</td>
</tr>
</tbody>
</table>

### Increase in Unrestricted Net Assets

<table>
<thead>
<tr>
<th>Items</th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCREASE IN UNRESTRICTED NET ASSETS</strong></td>
<td>$23,816</td>
<td>$226,626</td>
</tr>
</tbody>
</table>
### Top Industries Inquiry Activity (January 1–December 31, 2009)

<table>
<thead>
<tr>
<th>Industry</th>
<th># of Inquiries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction &amp; Remodeling Services</td>
<td>129,034</td>
</tr>
<tr>
<td>Siding Contractors</td>
<td>97,055</td>
</tr>
<tr>
<td>Contractors-General</td>
<td>95,091</td>
</tr>
<tr>
<td>Windows - Installation &amp; Service</td>
<td>93,001</td>
</tr>
<tr>
<td>Roofing Contractors</td>
<td>91,384</td>
</tr>
<tr>
<td>Bathroom Remodeling</td>
<td>80,532</td>
</tr>
<tr>
<td>Home Improvements</td>
<td>72,766</td>
</tr>
<tr>
<td>Gutters &amp; Downspouts</td>
<td>68,741</td>
</tr>
<tr>
<td>Auto Repair &amp; Service</td>
<td>57,962</td>
</tr>
<tr>
<td>Heating &amp; Air Conditioning</td>
<td>57,279</td>
</tr>
</tbody>
</table>

### Total Instances of Service

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Instances of Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>9,232,940</td>
</tr>
<tr>
<td>2008</td>
<td>5,634,988</td>
</tr>
<tr>
<td>2007</td>
<td>3,451,044</td>
</tr>
<tr>
<td>2006</td>
<td>3,001,049</td>
</tr>
<tr>
<td>2005</td>
<td>2,683,618</td>
</tr>
</tbody>
</table>

### Top Industries Complaint Activity (January 1–December 31, 2009)

<table>
<thead>
<tr>
<th>Industry</th>
<th># of Complaints</th>
<th>% of Settled Complaints</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department Stores</td>
<td>5530</td>
<td>99.96</td>
</tr>
<tr>
<td>Financial Services</td>
<td>3129</td>
<td>97.16</td>
</tr>
<tr>
<td>Posters</td>
<td>1626</td>
<td>99.08</td>
</tr>
<tr>
<td>Auto Dealers-New Cars</td>
<td>1118</td>
<td>80.32</td>
</tr>
<tr>
<td>Auto Repair &amp; Service</td>
<td>987</td>
<td>72.54</td>
</tr>
<tr>
<td>Insurance Companies</td>
<td>871</td>
<td>92.19</td>
</tr>
<tr>
<td>Collection Agencies</td>
<td>837</td>
<td>90.56</td>
</tr>
<tr>
<td>Vacations Certificates &amp; Vouchers</td>
<td>695</td>
<td>16.26</td>
</tr>
<tr>
<td>Credit Cards &amp; Plans</td>
<td>667</td>
<td>98.65</td>
</tr>
<tr>
<td>Travel Agencies &amp; Bureaus</td>
<td>659</td>
<td>87.56</td>
</tr>
</tbody>
</table>

* Educational Programs are a new line item in 2008.
MARKETING PROGRAMS
Tom Joyce, Director of Marketing and Communications.

SENIOR STAFF
(Left to Right) Eric Pinto, Director of Business Relations; Marcy Wilk, Executive Assistant to the President.

OPERATIONS
(Left to Right) Courtney Bobinsky, Assistant Manager of Investigations; Brad Rhodes, Manager of Web Development; Carmen Nunez, Administrative Assistant; Maria DeCourtenay, Director of Operations; Amy Wagenblast, Manager of Investigations; Doriene Fulks, Assistant, Computer Services.

ALTERNATIVE DISPUTE RESOLUTION
(Left to Right) Irving S. Capitel, J.D., Senior Counsel, Alternative Dispute Resolution; Roxanne Calibraro, J.D., Director, Alternative Dispute Resolution Division; Patricia Kelly, J.D., Senior Counsel.

MARKETING PROGRAMS
(Left to Right) Michael Bruening, Marketing Consultant; Diana Wolek, Marketing Specialist; Nina Castle, Manager of Charitable Solicitation Program; Renata Duque, Marketing Specialist.

ACCREDITATION SERVICES
(Left to Right) Bert Adams, Senior Business Relations Specialist; Barbara Lucas, Manager, Business Relations; Agnes Sutor, Assistant Director, Business Relations; Laura Narro, Administrative Assistant, Business Relations; Jeff Golden, Senior Business Relations Specialist; Not pictured: Robert Monita, Senior Business Relations Specialist; Nadine Sliwa, Senior Relations Specialist – Retention.
Operations Inquiry Services
(Left to Right) Vernice Brantley, Customer Service Representative; Terence Henderson, Mailroom Clerk; Forestine Jeffries, Customer Service Representative; Jorge Garcia, Customer Service Representative/Ad Review Investigations; Frances Pryor, Customer Service Representative.

Rockford Staff
(Left to Right) Dennis Horton, Director, Rockford Regional Office; Ted Frey, Operations; Steve Young, Senior Business Relations Specialist; Jennifer Daughtrey, Senior Business Relations Specialist–Retention; Leonard Reddic, Senior Business Relations Specialist; Marge Weir, Senior Business Relations Specialist; Karen Zander, Senior Business Relations Specialist–Retention; Scott MacDonald–Senior Business Relations Specialist; James Canfield, Senior Business Relations Specialist; Not pictured: Mary Ann Wixom, Operations; Ranona Quevedo, Senior Business Relations Specialist.

Operations Complaint Services
(Left to Right) Nicole Tooks, Assistant Manager, Financial Services; Rhonda Drew, Dispute Resolution Specialist, Automotive Division; Denise Hines, Manager, Intake Services; Lillian Allen, Dispute Resolution Specialist, Personal Services; Diana Mendez, Assistant Manager, Home/Transportation Services; Jeannette Hernandez, Advertising Review Specialist; Nita Virghes, Assistant Manager, Direct Retail Services.

College Interns
(Left to Right) Sarah Salgado, Corynne Fish, Lorena Ponce, Romal Mehta.

Consultants
(Left to Right) Edwynne Perkins, Eddie Johnson.

Accredited Business
Billy Abt
ABT Electronics

Theodore J. Aldrich
Delaware Place Bank

Gladys Arroyo
Sun-Times Media

Jack Arslanian
MiniMoves, Inc.

Ed Bachler
Nombach Home Exteriors

Brian K. Barkley
Access One, Inc.

John Belli
Tru-Link Fence a Division of Peerless Enterprises

Shirley Bicknell
Sears Holdings Corporation

Jerry N. Boudreau
TransUnion LLC

Patricia Davis Brooks
Apple Vacations

Cathy Bushman
Tiffany & Company

Lawrence J. Carney
American Home Heating Company, Inc.

Debbie Carpenter
WFLD/WPWR Fox 32

Jerry H. Cizek III
Chicago Automobile Trade Association

Ilene Collins
The Apartment People Ltd.

Douglas Cook
Feldco

Nicholas Dacanay
Dacanay Consulting

Jeffrey Dann
RJ2 & Associates, Inc.

David E. Darbutt
Automated Data Processing (ADP)

Duane G. Debs
West Suburban Bank

Dennis DePaola
CBS 2 Chicago

Steve DeZara
Luna Carpet & Blinds, Inc.

Rick Dow
Midas International Corporation

Mark T. Doyle
All My Sons Moving & Storage, Inc.

Rob Ewing
Walgreens

Paul Fisher
Danley Garage World

Robert P. Fleck
Chicago Tribune

Roger Fowler
Pitcher Perfect Siding & Windows, Inc.

Russell T. (Wicker) Freeman
Coyne American Institute

Ed Garcia
Wireless Central LLC

A. F. (Duffy) Gaynor
IBM Corporation

Dayle Gillett
The Inland Real Estate Group, Inc.

James Gnoffo
AAA Chicago

Patricia Golden
NBCS Chicago

Edward E. Gordon
Imperial Consulting Corporation

Thomas D. Graham
Airoom Architects & Builders

Peter Grande
State Farm Insurance

E. Barry Greenberg
E. Greenberg & Associates, Ltd.

Michael T. Grisamore
CDW

David P. Gutman
Momentum Advantage Partners LLC

Richard Hynes
Hynes Associates Architecture & Interiors

Joann Jackson
Integrated Project Management Co., Inc.

David Kelly
R.H. Donnelley

Christopher E. Kentra
Meckler, Bulger Tilson Marwick & Pearson, LLT

Alex Kolosiwsky
Bridgestone Retail Operations, LLC

John Kroen
DeVry Inc.

Gary Lang
Gary Lang Auto Group

Edith Leonian
Concession Services, Inc.

Mark A. Lies II, Esq.
Seyfarth Shaw LLP

David W. Maher
Public Interest Registry

Robert Marcocchio
Assurance Agency, Ltd.

Dan McLaughlin
Plumbing Council of Chicagoland

Howard Medley
Medley’s Moving & Self Storage

Harold (Sandy) Menger
Pave Man, Inc.

Carlos M. Minetti
Discover Financial Services

Raymond D. Minkus
Minkus & Pearlman

Kevin Mize
O’Hare Honda, Pontiac, Hyundai

John Moran
KPMG LLP

Bridget Moscatello
Empire Today, LLC

Robert Mudd
Mudd Advertising

Dale Mueller
Chicagoland Aamco Dealers

Lisa Olmstead
ComEd – An Exelon Company

Bruce O’Neal
Matthews Roofing Company, Inc.

Dennis R. Ontaneda
Combined Insurance, Worksite Solutions

Kevin Petersen
AT&T

Steve Piwowar
Champion Window Company of Chicago

Desmond Roberts
Advantage Chevrolet

Allen Rodriguez
Charter One

Mark Scarpelli
Raymond Chevrolet/Olds, Inc.

David J. Schroer
Hallberg Commercial Insurers, Inc.

Jim Schwantz
Von Sydow’s Moving & Storage

John Smith
Tower Travel Management Corporation

Vincent J. Sollecito
ABC 7 Chicago

David Sparks
Sparks Consulting, LLC

David Stanton
Peoples First Bank

Jerry S. Stock
U.S. Waterproofing

Dan B. Stone
Alberto-Culver Company

Kimberly A. Svoboda
USCellular

Desiree Tate
D&T Communications

Cecil Treadway
Treadway Enterprises, Inc.

John Wells
Hilton Chicago

James W. Wicklander
Lake County Press, Inc.

Marty Wilke
WGN-TV (CW9)

Jerry Zienty
Advantage Chevrolet

Jerome A. Zienty & Associates, P.C.
Find us on Facebook, Twitter, YouTube: www.chicago.bbb.org/find-us-on