2017 ANNUAL DINNER MEETING

of
The Better Business Bureau
Serving Chicago & Northern Illinois

Thursday, March 9, 2017
Chicago Marriott
Downtown Magnificent Mile

Presented By:
PNC BANK

Please use #BeMore for all photos and posts shared on social media throughout tonight’s event:

@ChicagoBBB  @ChicagoBBB  @ChicagoBBB
Welcome
Carlos M. Minetti
BBB Chair,
Discover Financial Services

National Anthem
Invocation
Msgr. Kenneth Velo
DePaul University

Welcome
Steve J. Bernas
Better Business Bureau

Presenting Sponsor
Scott C. Swanson
PNC Bank

Dinner Service
Introduction of Dais
Marion Brooks & Dick Johnson
NBC 5 News

Board of Directors Nominations
Duffy Gaynor
IBM Corporation

Secretary's Report
Dennis Ontaneda
Combined Insurance, Worksite Solutions

Treasurer's Report
Chuck Gavzer
Cataldo Family Enterprises

Educational Foundation Report
Allen Rodriguez
Rodriguez Consulting

President's Report
Steve Bernas
Better Business Bureau

Torchbearer Award
John A. Janicik
Mayer Brown LLP

Baumhart Lifetime Achievement Award
Bob Abt (posthumously)
Abt Electronics & Appliances

Diogenes Award
Sergiusz Zgrzebski
Polvision TV, Polskie Radio Chicago

Anniversary Honoree
Nichole Owens
ComEd

Introduction of Featured Speaker
Scott C. Swanson
PNC Bank

Featured Speaker
Crane Kenney
President of Business Operations
Chicago Cubs

Gift Drawing
Abt Electronics
Apple Vacations
Tiffany & Co.

Close
Carlos M. Minetti
BBB Chair,
Discover Financial Services

SCHEDULE OF EVENTS

SOUP
Tomato Basil Soup En Croute

ENTRÉE
Herb Roasted Chicken Served with Smoked Fennel Mashed Potatoes and Seasonal Vegetables

Vegetarian Alternative Available Upon Request

TRIO OF DESSERTS:
Chocolate Mouse Cup, Vanilla Cheesecake and a Raspberry Tart

Fresh Brewed Gourmet Starbucks Coffee, Tazo Teas
CHAIRMAN:
Carlos M. Minetti
Discover Financial Services

IMMEDIATE PAST CHAIR:
Carl G. Jacobson
LifeCare Innovations

TREASURER:
Charles A. Gavzer
Cataldo Family Enterprises

SECRETARY:
Dennis R. Ontaneda
Combined Insurance, Worksite Solutions

VICE CHAIR:
Gerald M. Cole
MAGS Mid America Groups Services, Ltd.

VICE CHAIR:
Roy Spencer
Perma-Seal Basement Systems, Inc.

VICE CHAIR:
Karrie Gibson
Yerkoe Enhanced Sparkling Water

VICE CHAIR:
Kimberly A. Svoboda
Aspiration Catalyst

PRESIDENT & CEO:
Steve J. Bernas
Better Business Bureau/Chicago

OUTSIDE COUNSEL:
Ryan B. Jacobson
SmithAmundsen LLC

Joseph M. Gaglardo
Larner, Muchin, Dombrow, Becker, Levin and Tominberg, Ltd.

Ed Garcia
Wireless Central LLC

Elizabeth Moe Garcia
DeVry Education Group

A.F. (Duffy) Gaynor
IBM Corporation

Enrol Gerber
WGN-TV

Matthew Gierut
Codal, Inc.

Shelley Goodman
AT&T Mobility

Michelle A. Gould
BMO Harris Bank

Thomas D. Graham
Nuroom LLC

Peter Grande
State Farm Insurance

E. Barry Greenberg
The Greenberg Law Firm

David P. Gutman
David Gutman Consulting

Dave Hamel
MSI

Nicki Holtzmann
Chicago Sun-Times

Timothy D. Hutchison
The Inland Real Estate Group, Inc.

Carla Young Kennedy
Lieberman Management Services

Christopher E. Kentra
Cozen O’Connor

Gary Lang
Gary Lang Auto Group

Brian LaPelusa
LaPelusa Home Improvement, Inc.

Christine Lee
McDonald’s Corporation

Brian Leonard
Cardio Partner Resources, LLC

Edward Lumpkin
Walgreens

Alicia Lyles
AAA Chicago

Robert Marcocchio
Assurance Agency, Ltd.

Mike Marty
CDW

Dan McLaughlin
Village of Orland Park

Howard Medley
Medley’s Moving & Self Storage

Harold (Sandy) Menger
Pave Man, Inc.

Bridget Moscatello
Morningstar, Inc.

Dale Mueller
ChicagoAamco Dealers

David Musial
Four Seasons Heating & Air Conditioning

Bruce O’Neal
Matthews Roofing Company, Inc.

Nichole R. Owens
ComEd

Ileene Paset
WFLD/WPWR

Billy Abt
ABT Electronics & Appliances

Theodore J. Aldrich
Delaware Place Bank

Jack Arslanian
MiniMoves, Inc.

Ed Bachler
Nombach Home Exteriors

Brian K. Barkley
Nombach Home Exteriors

Christina K. Frank Bavery
MB Financial Bank, N.A.

Bruce A. Bedwell
Chapman and Cutler LLP

Mike Bettenhausen
Bettenhausen Automotive

David Breun
Special Olympics Illinois

Jan Breyne
Automated Data Processing (ADP)

Joseph B. Brocato
Gozdecki, Del Giudice, Americus, Farkas & Brocato LLP

Patricia Davis Brooks
Apple Vacations

Rick Brouwer
Brouwer Bros Steamatic

Matt Bute
Chicago Tribune Media Group

Paul C. Carlisle
Wintrust Commercial Banking

Lawrence J. Carney
American Home Heating Company, Inc.

Cindy Chiappe-Kay
The Label Printers

Ilene Collins
Apartment People

Lorna Cote
Cornerstone Credit Union

Warner A. Cruz, CR
J.C. Restoration, Inc.

Timothy J. Czech
Integrated Project Management Company, Inc.

Nicholas Dacanay
U.S. Department of the Treasury

Bob Dalaskey
Arnold World Class Relocation

Jeffrey Dann
RJ2 & Associates, Inc.

Duane G. Debs
West Suburban Bank

Steve DeZara
Galaxie Home

Mark T. Doyle
All My Sons Moving & Storage

Darrell Fisher
Midas International, Inc.

Gina Fisher
The Autobahn Volkswagen of Countryside

Paul Fisher
Danley Garage World

Jeffrey J. Floerke
Chicago White Sox

Russell T. (Wicker) Freeman
Coyne College

William M. Fulle
Tiffany & Co.

CARL M. GAGLARDO
Larner, Muchin, Dombrow, Becker, Levin and Tominberg, Ltd.

ED GARCIA
Wireless Central LLC

ELIZABETH MOE GARCIA
DeVry Education Group

A.F. (DUFFY) GAYNOR
IBM Corporation

ENROL GERBER
WGN-TV

MATTHEW GIERUT
Codal, Inc.

SHELLEY GOODMAN
AT&T Mobility

MICHELLE A. GOULD
BMO Harris Bank

THOMAS D. GRAHAM
Nuroom LLC

PETER GRANDE
State Farm Insurance

E. BARRY GREENBERG
The Greenberg Law Firm

DAVID P. GUTMAN
David Gutman Consulting

DAVE HAMEL
MSI

NICKI HOLTZMANN
Chicago Sun-Times

TIMOTHY D. HUTCHISON
The Inland Real Estate Group, Inc.

WBBM-TV/CBS 2 Chicago

CLARKE H. JOHNSON
FinishingsChicago.com

CHRISTOPHER M. KAROTIS
United Auto Insurance Agency, Inc.

STEPHANIE W. KEENAN
WBBM-TV/CBS 2 Chicago

DAVID KELLY
YF Marketing Solutions

MALCOLM PICCIOLA
U.S. Cellular

STEVE PIWOWAR
WindowWorks, Inc.

JASON ROBERTS
Advantage Chevrolet

ALLEN A. RODRIGUEZ
Rodriguez Consulting

CARLOS SAN JOSE
Clear Channel Outdoor

PATRICK SANTORO
BridgeStone Retail Operations

VICKIE SCHUTZE
Sears Holding Corporation

DAVID SLOAN
Chicago Automobile Trade Association

VINCENT J. SOLLECITO
ABC7 Chicago

DAVID SPARKS
Sparks Consulting, LLC

BRANDIN A. STEWART
NBC 5 Chicago

JERRY S. STOCK
U.S. Waterproofing

ROBERT T. TIGHE,
Tighe, Kress & Orr, P.C.

JOHN WELLS
Hilton Chicago

JAMES W. WICKLANDER
Lake County Press, Inc.

MICHELLE WIGHT-SANDS
Hepler Broom, LLC

KENNETH WILLIAMS
Chicago Shred Authority

JERRY ZIENTY
Jerome A. Zienty & Associates, PC.
## Financial Highlights

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash &amp; Investments</td>
<td>3,889,342</td>
<td>3,749,605</td>
</tr>
<tr>
<td>Total Assets</td>
<td>6,202,363</td>
<td>5,281,091</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>3,777,647</td>
<td>3,145,600</td>
</tr>
<tr>
<td>Net Assets</td>
<td>2,424,716</td>
<td>2,135,491</td>
</tr>
<tr>
<td>Total Operating Revenue</td>
<td>6,854,495</td>
<td>6,574,105</td>
</tr>
<tr>
<td>Total Operating Expense</td>
<td>6,685,685</td>
<td>6,579,166</td>
</tr>
<tr>
<td>Net Operating Income (Loss)</td>
<td>168,810</td>
<td>(5,061)</td>
</tr>
</tbody>
</table>

## Statement of Activities

### Total Operating Revenue

<table>
<thead>
<tr>
<th>Source</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accreditation Revenues &amp; Fees</td>
<td>5,522,813</td>
<td>5,100,052</td>
</tr>
<tr>
<td>Marketing &amp; Sponsorship Revenues</td>
<td>609,682</td>
<td>633,231</td>
</tr>
<tr>
<td>Special Event Revenues, Net of Direct Costs</td>
<td>179,290</td>
<td>210,204</td>
</tr>
<tr>
<td>Contributions In-kind &amp; Donated Services</td>
<td>494,603</td>
<td>581,720</td>
</tr>
<tr>
<td>Other Revenues</td>
<td>48,107</td>
<td>48,898</td>
</tr>
<tr>
<td>Total Operating Revenue</td>
<td>6,854,495</td>
<td>6,574,105</td>
</tr>
</tbody>
</table>

### Operating Expenses

<table>
<thead>
<tr>
<th>Category</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program</td>
<td>3,107,792</td>
<td>2,620,127</td>
</tr>
<tr>
<td>Membership Development</td>
<td>2,711,718</td>
<td>2,897,963</td>
</tr>
<tr>
<td>Management &amp; General</td>
<td>575,242</td>
<td>858,251</td>
</tr>
<tr>
<td>Event planning &amp; promotion</td>
<td>290,933</td>
<td>202,825</td>
</tr>
<tr>
<td>Total Operating Expense</td>
<td>6,685,685</td>
<td>6,579,166</td>
</tr>
</tbody>
</table>

### Net Operating Revenue (Loss)

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>168,810</td>
<td>(5,061)</td>
</tr>
</tbody>
</table>

### Other Income (Expense)

<table>
<thead>
<tr>
<th>Category</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest &amp; Dividends</td>
<td>102,141</td>
<td>104,593</td>
</tr>
<tr>
<td>Unrealized Gains (Losses) on Investments</td>
<td>66,034</td>
<td>(317,580)</td>
</tr>
<tr>
<td>Realized gain (loss) on investments</td>
<td>16,011</td>
<td>(1,241)</td>
</tr>
<tr>
<td>Unrelated business income tax expense</td>
<td>(63,770)</td>
<td>(36,500)</td>
</tr>
<tr>
<td>Total Other income (Expense)</td>
<td>120,415</td>
<td>(250,728)</td>
</tr>
</tbody>
</table>

### Increase (Decrease) in Net Assets

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>289,225</td>
<td>(255,789)</td>
</tr>
</tbody>
</table>

### Net Assets, Beginning of the Year

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2,135,491</td>
<td>2,391,280</td>
</tr>
</tbody>
</table>

### Net Assets, End of the Year

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2,424,716</td>
<td>2,135,491</td>
</tr>
</tbody>
</table>

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**Accredited Businesses:**
9,000+

**Customer Reviews:**
19,320

**Business Profiles In Our Service Area:**
118,000

**Social Media Followers:**
8,900+

**Local Media Impressions:**
22.5 million

**Outreach Activities:**
450

(Media Relations, Events, Presentations, Newsletters, Investigations)

**Instances of Service:**
33.4 million
(Complaints Processed, Website Visits, News Media, Views of Business and Customer Reviews)

**Complaints Closed:**
41,518
(Complaints by Purpose)
1. Department Stores
2. Coupon Book Promotions
3. Auto Dealers (New Cars)
4. Carpet and Rug Dealers
5. Insurance Companies

**Inquiries Received:**
5,599,440
(Complaints by Purpose)
1. Contractors/General
2. Attorneys/Lawyers
3. Roofing Contractors
4. Collection Agency
5. Consumer Finance and Loan
The Torchbearer Award is the Better Business Bureau’s most prestigious honor and is the recognition that all active BBB supporters strive for. It is presented to a business, civic or government leader in the community who has made significant efforts, with demonstrable results, to assist in spreading the spirit and practices that the Better Business Bureau stands for – ethics, fairness, trustworthiness and the concept of business self-regulation.

2017 RECIPIENT

John A. Janicik, Partner, Mayer Brown LLP

John Janicik has served as the outside legal counsel to the BBB for 16 years. He is a partner in Mayer Brown’s Chicago office and leads its Government Relations group. He counsels clients in regulatory, government relations, public law and municipal finance areas. Mr. Janicik also advises clients on a broad variety of issues, including not-for-profit entities, financings, acquisitions and strategic advice.

Prior to joining Mayer Brown in 1988, he was associated with another prominent Chicago law firm. Between 1984 and 1985, he served as Legal Clerk to the Illinois Commerce Commission and, from 1982 to 1983, as Legislative Liaison for the Illinois Department of Commerce and Community Affairs. Mr. Janicik also worked (1981-1982) as Assistant to James R. Thompson, then Governor of Illinois. He is an active member of numerous professional and civic organizations, and has served with various state and local government agencies.

Bob Abt, CEO, Abt Electronics & Appliances (posthumously)

Bob Abt was the son of David and Jewel Abt, founders of Abt Electronics, which started as a small Chicago radio store in 1936. Bob Abt entered the family business in 1953 as a part-time employee and instinctively knew that the key to the company’s growth and survival were the virtues and values of hard work and family loyalty.

He became a true pioneer and after his lifelong dedication and influence, Abt stands today as the largest family-owned, single-store consumer electronics and appliance dealer in the nation. Working side by side with his sons, he inspired to bring the most innovative retail experience to the consumer and created one of the most unique service-oriented businesses that the industry had ever seen.

His unrelenting commitment to customers and partners alike were of the utmost importance to him and he equally strived for his company to be a good steward to the community and the environment as well.

However, Bob Abt always said that his greatest accomplishment was his family. He was a true family man who was very proud of his wife Alice, his four sons and daughters-in-law and his 11 grandchildren.

Sadly, Bob Abt passed away in July of 2015. He was a visionary whose ethical standards and integrity in the marketplace were second to none. He raised the bar for everyone else in the industry and his sons proudly continue to carry on their father’s legacy.
The Diogenes Award is presented to a media person who exemplifies the goals and principles of the Better Business Bureau to support and foster an ethical marketplace benefiting both consumers and businesses. The Award is named after the ancient Greek philosopher, Diogenes, who was said to have traveled the streets of Athens with a lantern looking for an honest man.

2017 RECIPIENT

Sergiusz Zgrzebski,
TV/Radio Producer, Reporter, Anchor
WPVN.CA Polvision TV
WNVR 1030 AM Polskie Radio Chicago

Sergiusz “Sergio” Zgrzebski is a journalist, musician and entrepreneur. He has worked for Polvision TV and Polskie Radio since 2003, delivering daily local news, as well as state-wide and national news. The mission of the station is to present accurate, up-to-date, relevant news for the Polish-speaking audience. He is a graduate of Melchior Wankowicz College of Journalism in Poland with a degree in Journalism. Mr. Zgrzebski migrated to United States in 2002.

In Chicago, he graduated from Columbia College’s Television Department with concentration in directing and documentary work.

In addition to his news media work, Mr. Zgrzebski is an entrepreneur and musician. He is the owner of Sound & Media Productions and a real estate broker partnering with Redco brokerage.

He also is a bass player actively performing both in the United States and in Europe for over 25 years. As founder and member of many musical groups, he performs a wide variety of genres from blues, to funk and soul, reggae to jazz.

Crane Kenney
President, Business Operations
Chicago Cubs, 2016 World Champions

Crane Kenney is President of Business Operations for the Chicago Cubs, Major League Baseball’s 2016 World Champions. Previously, he was Secretary at Tribune Television Holdings, Inc. where he served as the President of Business Operations at Tribune CNLBC, LLC. Mr. Kenney served as President of the Cubs in 2010 and 2011, and Principal Executive in charge of Cubs operations for the Tribune over eight seasons.

Mr. Kenney served as Senior Vice President, General Counsel and Secretary of Tribune Media Company from May 2000 until April 2008. He served those positions from August 1996 to May 2000.

Previously, he was Vice President and Chief Legal Officer of Tribune Co. from February 1996 to August 1996. Mr. Kenney joined Tribune’s corporate staff as counsel in 1994 and was promoted to Senior Counsel in 1995. As Senior Counsel, he was responsible for negotiating and managing the legal aspects of acquisitions, divestitures, joint ventures and other strategic investment transactions for Tribune and its business units. Prior to joining Tribune, Mr. Kenney was an Associate at Schiff, Hardin & Waite.

He holds a law degree from the University of Michigan and a bachelor’s degree from the University of Notre Dame.
BBB Accreditation is an honor – and not every business is eligible. Businesses that meet our high standards are invited to join BBB. Businesses deemed to meet Accreditation Standards are presented to the BBB’s Board of Directors for review and acceptance as a BBB Accredited Business. Accreditation Standards are available at www.BeMoreWithBBB.org.

All BBB Accredited Businesses have agreed to live up to our Standards for Trust, a comprehensive set of best practices for how businesses should treat the public in a fair and honest manner. BBB does not compare businesses against each other but rather evaluates businesses against our standards – and our standards clearly speak to the character and competence of an organization.

### 90 Years
- ComEd

### 50 Years
- Chicagoland Chamber of Commerce
- Hilton Chicago
- Superior Table Pad Company

### 25 Years
- Air Comfort Corporation
- Chicago Midas Dealers Association
- Desmond & Ahern, Ltd.
- First Chicago Insurance Company
- Forward Telecommunication Services
- Haynes Electric, Inc.
- Keefe, Lawrence W. Roofing & Company, Inc.
- Kraft Heinz
- Mark Berger Motors, Inc.
- Mark's Tuckpointing & Remodeling, Inc.
- Naturescape-Schaumburg
- PCS Receivables Corp.
- Shamrock Heating & Air Conditioning
- Star Roofing & Siding Company, Inc.
- Universal Restoration Service

### 2017 TORCHBEARER RECIPIENTS

<table>
<thead>
<tr>
<th>Year</th>
<th>Name</th>
<th>Year</th>
<th>Name</th>
<th>Year</th>
<th>Name</th>
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<tbody>
<tr>
<td>2013</td>
<td>David Kelly</td>
<td>1996</td>
<td>Michael S. Reeves</td>
<td>1979</td>
<td>Michael A. Bilandic</td>
<td></td>
<td></td>
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<tr>
<td>2008</td>
<td>Howard Medley</td>
<td>1991</td>
<td>Roger T. Hughes</td>
<td>1974</td>
<td>Gerald A. Sivage</td>
<td></td>
<td></td>
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<tr>
<td>2003</td>
<td>Richard M. Ravin</td>
<td>1986</td>
<td>Benjamin J. Gingiss</td>
<td>1969</td>
<td>Fairfax Cone</td>
<td></td>
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### MILESTONE ANNIVERSARIES

#### 2017 TORCHBEARER RECIPIENTS
RECIPIENTS OF THE DIogenes Award

2016
Andrea Darlas

2015
Jason Knowles

2014
Dorothy Tucker

2013
Leah Hope

2012
John Yates

2011
Hosea Sanders

2010
Pam Zekman

2009
Darlene Hill

2008
Lisa Parker

2007
Stephanie Zimmermann

RECIPIENTS OF THE James E. Baumhart Lifetime Achievement Award

2016
Cecil E. Treadway

2015
Michael E. Stanczak

2014
Carol Cooling

2013
Gerald. M. Cole

2010
Jerry H. Cizek III