Pursuing Ethics in the Classroom

BBB's program prompts students to act ethically

BBB Consumer Reviews
Building trust, boosting sales

How Being Accredited Helps Businesses Online

Keeping Customers Happy Through Dispute Resolution

Graybar's Steven Horst screens a video segment from BBB's In Pursuit of Ethics program
Join BBB in honoring outstanding local businesses, charities and students at the **2014 TORCH Awards**

Tuesday, October 14, 2014
Chase Park Plaza Hotel, St. Louis, MO
Noon—1:30 p.m.

St. Louis BBB TORCH awards recognize companies and charities that are committed to exceptional standards for ethical business practices and service to their customers, employees, suppliers, and communities.

BBB Student of Ethics Awards recognize students who demonstrate high ethics through leadership, community service, personal integrity and academic achievement.

Featured speaker:

**Mark Whitacre**

* Considered the highest-ranked executive of any Fortune 500 company to become a whistleblower in U.S. history.
* Responsible for uncovering the ADM price-fixing scandal in the early 1990s.
* His undercover work with the FBI during the ADM scandal was the inspiration for the movie, “The Informant,” starring Matt Damon as Mark Whitacre, and the Discovery Channel documentary “Undercover.”

Drawing from his unique history, Mark provides one-of-a-kind insight into corporate ethics, corporate greed, and the warning signs of flawed corporate leadership. Mark’s presentation is a real-life lesson on business ethics that you won’t want to miss.

Cost of this gala luncheon meeting is $60.

**CLICK TO RESERVE YOUR SPOT NOW!**

[www.bbb.org/stlouis/events](http://www.bbb.org/stlouis/events)

More information:
314-645-0606
executive.assistant@stlouisbbb.org

**BBB Hits Milestone, Plans New Cape Girardeau Regional Office**

Better Business Bureau is growing and changing this summer in ways unlike any other time in our 97-year history. For the first time, the number of BBB Accredited Businesses in our region has topped 6,000, testimony to the trust that consumers and business owners have placed in an association that continues to represent the gold standard in marketplace excellence.

Soon, we will be opening our second regional office in Cape Girardeau, Mo., bringing BBB’s services closer to the people of Southeast Missouri and Southern Illinois. The opening comes four years after BBB opened its Missouri office in Columbia, Mo., and is further evidence of BBB’s continuing commitment to serve our entire 92-county region.

This fall, BBB will ramp up our work in local schools through “In Pursuit of Ethics,” a program that you can read more about elsewhere in this issue of Torchlight. BBB hopes this free program will be incorporated into the curriculum of 100 middle and high schools in Missouri and Illinois, helping young people recognize the importance and benefits of making sound ethical decisions.

BBB’s emphasis on social media also has shown dramatic expansion in recent months. Our brand has been growing among followers of all age groups and is reaching hundreds of people every day. Please like us on Facebook, follow us on Twitter, LinkedIn and Instagram and subscribe to our Worldpress blog to see how your community interacts with BBB on a daily basis.

BBB continues to have real and lasting impact on consumers, educating them about the latest scams and unethical business practices, and partnering with the news media and law enforcement to expose thieves and scammers.

Our charity and advertising review programs continue to seek new and better ways to encourage charities and businesses to self-regulate by following BBB standards of trust.

We are working with continued vigor to resolve disputes between businesses and consumers, in a civil atmosphere of cooperation, mediation and arbitration. BBB’s dispute resolution service is an effective, cost-free and fast alternative to lengthy and costly legal proceedings.

Approaching the end of our first century, Better Business Bureau Serving Eastern Missouri and Southern Illinois may be old in chronological age, but we remain young and vital in spirit. Nourished by our legacy and the continuing support of honest, trustworthy businesses, we will continue to be the leader in advancing marketplace trust.
Visitors Around the World Look to BBB St. Louis

Bernardo Altamirano Rodríguez, a former Federal Attorney for Consumers Protection, is heading up a new BBB in Mexico, where it will be called Buró de Mejores Prácticas Comerciales en México. Altamirano has been visiting American BBBS, including St. Louis BBB, to learn more about BBB operations and best practices. He met in May with Michelle Corey, BBB president and CEO.

“Aligning with BBB will help set best practice standards for businesses in Mexico,” said Altamirano, who has been working closely with BBB for more than a year on the launch. “That will raise the visibility of Mexican brands and companies with consumers in the U.S. and Canada who are already familiar with the BBB brand and its mission to advance marketplace trust.”

Mary E. Power, president and CEO of the Council of Better Business Bureaus, said the Mexican BBB will play a vital role in upholding ethical behavior among businesses across North America.

“With the growing power of the Mexican economy, emerging expectations from consumers for quality service, and the 20th anniversary of the North American Free Trade Agreement, the timing couldn’t be better for the establishment of a BBB presence in Mexico.”

French Judge Studies BBB Phone Meditation

Emmanuelle Ruen, an employment law judge from Paris, France, met with Dispute Resolution Director Lisa Heimberger and her staff to study St. Louis BBB’s phone mediation techniques. Ruen’s hope: that phone mediation might be used to streamline and improve mediation in her home country.

Ruen, a visiting graduate student at Washington University, said the French system is sometimes overwhelmed, trying to fit 20 to 30 dispute resolution cases into a four to five-hour time slot.

Phone mediation might be a way to give each party more time to explain his or her side. The ultimate goal, Ruen said, is to “help people understand each other better.”

Five Ways BBB Helps You Grow Your Business

1. BBB Request a Quote: Prospective customers who browse BBB’s website can ask one or more BBB Accredited businesses to provide information or a quote on services or products they need. Once BBB gets the request, it is emailed directly to your company.

2. SEO-optimized BBB Business Reviews: BBB optimizes all BBB Business Reviews, with the goal of having the reviews appear on the first page of search results when a prospective customer searches the business’s name.

3. Domain authority: BBB’s website, bbb.org, has a high domain authority score, which means that search engines recognize it as a trusted site. BBB Accredited Businesses who use the dynamic BBB seal on their sites are automatically linked to BBB’s website.

4. Mediation and arbitration services: If BBB is unable to resolve disputes through its traditional process, it offers services with trained mediators and arbitrators who contact companies and customers to resolve them. This process can save companies the time and expense of a legal battle.

5. Search engine marketing: BBB offers an online advertising program for BBB Accredited Businesses through Google search advertising. The program is available in 25 industries, and about 125 to 150 companies participate in this program.

Mid-Missouri Office Expands BBB’s Mission

BBB’s Mid-Missouri regional office is making great strides in building BBB’s image in Columbia and 13 surrounding counties.

Mike Harrison, regional director, is now a regular guest on ABC 17 News in Columbia at noon on Thursdays, providing valuable consumer tips and alerts on scams.

Harrison, who has been with BBB a year, also has a monthly column in the Columbia Tribune, the leading newspaper in Boone County.

Harrison recently worked with the Future Business Leaders of America at Columbia’s new Battle High School, which hosted a BBB open house.

Harrison also was invited to speak to a business law class at the school.

Business Relations Representative Diane Carroll has made progress in boosting the number of Accredited Businesses in Mid-Missouri to 3,844, up approximately 28 percent from last year. Carroll’s one-year anniversary with BBB coincides with the Mid-Missouri officer’s four-year anniversary in August.

BBB recently celebrated surpassing 5,000 Accredited Businesses. Chris Thiesfeldt, vice president of communications and marketing; Michelle Corey, BBB president and CEO; and Josh Kaestner, director of business development, held a cake celebrating BBB’s growth.

UPCOMING EVENTS

BBB Charity Symposium

BBB’s growth.

Bernardo Altamirano Rodríguez, who will head the new BBB Mexico, announces its opening at a ceremony with Eduardo Medina Mora, Mexican ambassador to the USA and Carrie Hurt, former CEO, Council of Better Business Bureaus.
Better Business Bureau

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or most of his 12 years, Asad Siddiqui has recognized the difference between right and wrong, honesty and dishonesty and good decisions and poor ones. The seventh grader from Ballwin says he can’t remember a time when his parents and his teachers weren’t guiding him—"even pushing him—toward the straight and narrow, even when it wasn’t the easiest path to take."

"They told me that that in any situation, there is always going to be more than one option," Siddiqui said. "And it’s up to me to pick the right one."

A new Better Business Bureau program brings real-life examples of ethical decision-making into classrooms. "In Pursuit of Ethics" operates in cooperation with EDUCATIONplus, whose mission is to develop positive character traits in young people. Begun as a pilot project in 2012, BBB’s In Pursuit of Ethics is being considered or has already become a part of the curriculum in 46 schools in Missouri and Illinois. With financial assistance from its sponsors, BBB provides the program free to up to 100 schools that want to take advantage of this unique educational opportunity. "In Pursuit of Ethics is groundbreaking in its goal to bring thought-provoking debate about ethics into the classroom," said Michelle L. Corey, BBB president and CEO. “Nothing quite like this has ever been undertaken. Administrators and teachers say it can help mold today’s students into strong ethical leaders of tomorrow.”

Originally developed by BBB Toledo, In Pursuit of Ethics uses six video modules to depict common situations that call for making ethical decisions. At specific points in each video, students are asked which option they would take. Each option offers its own set of consequences or rewards.

In one scenario, students are given several possible actions to take when a young woman finds that a piece of jewelry inadvertently had been attached to a sweater she had purchased. In another, a student must decide whether to cheat on a test to get a grade that will keep her eligible for the school’s basketball team.

Suzanne Richardson, a counselor who recently took a job in Bayleside School District after leaving Jefferson High School, said the high school began using In Pursuit of Ethics in freshman classes two years ago to see how younger students responded. It was soon expanded to juniors and seniors. "Sometimes it’s hard for kids to see beyond what they are having for lunch today," Richardson said. Ethics education pushes them to make choices and see how those choices directly affect their lives. Richardson said BBB and ethics education are a natural fit. "Ethics is being considered or high morals and high values because they want those people making good choices."

The program "makes (students) think deeper about who they are and what their choices are, and how they can become the best people they can be." She says it’s critical for people to be "both smart and good."

Graybar, a BBB Accredited Business and a leading distributor of electrical, communications, data networking and security products, has undertaken sponsorship of In Pursuit of Ethics. Lawrence Gilgo, senior vice president of operations, said the program is an extension of Graybar’s sense of corporate and community responsibility. "We are committed to telling the truth, doing what’s right, and treating others with respect and dignity," Gilgo said. Students, he said, are America’s future workers who will benefit "by being better able to understand the importance of ethics and how to make the right choices."

"In Pursuit of Ethics is a tremendous resource for companies that want to support charities that are transparent and accountable to the donating public," said Charity Review Director Carole Bellman. "By seeking out charities accredited by BBB, companies are strengthening the fabric of their local communities."

Accredited Charities value their accreditation, much as BBB Accredited Businesses value theirs. A recent study by New York University showed that charities that meet BBB accreditation standards are more successful in fundraising. In a national sample, the study showed that charities that met BBB standards raised 8 percent more money than those who did not meet standards. Each Accredited Charity is listed by category, with links to its BBB Charity Review, its website, an email contact and telephone number. The listing also includes a brief statement of the charity’s mission. An alphabetical listing of the charities is also provided, and there is a link to a list of charities accredited by the National Wise Giving Alliance rather than a local BBB.

The guide is available at the following links:

http://go.bbb.org/1lIZMYx

BBB Helps Businesses Choose Charities the Smart Way

Companies that want to engage their employees in volunteer efforts or encourage donations to local charities have a valuable new resource: BBB’s online Guide to BBB Accredited Charities. The guide, available on BBB’s website, lists more than 200 charities in eastern Missouri and southern Illinois that have met BBB’s 20 Standards of Charity Accountability. BBB staff have reviewed each nonprofit’s financial statements, fund-raising materials, websites and annual reports. The charities also have responded to a detailed questionnaire.

"This new guide is a terrific resource for companies that want to support charities that are transparent and accountable to the donating public," said Charity Review Director Carole Bellman. "By seeking out charities accredited by BBB, companies are strengthening the fabric of their local communities."

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Businesses can search for BBB Reviews of individual charities by using the search box on page 2 of BBB’s new website. Simply click on “Charity,” then type the charity’s name into the box.

“The teachers loved it,” said Craig Maxwell, principal of Parkway Southwest Middle School. "This is an enormous opportunity, not just for our region, but for our nation," she said. "Ethics education is not a luxury, not an add-on, but a crucial part of making us a better people.”

Siddiqui, the seventh grader at Parkway Southwest Middle School, says the program can guide him and his fellow students to "stay true to ourselves. "Good ethics," he said, "can help decide your future and your career. It helps shape who you are."
Accreditation Helps Customers Find Firms Online
By Jerri Stroud  BBB Editor

Becoming a BBB Accredited Business makes sense in so many ways. But one of the most beneficial may not be obvious or well understood. Being accredited can actually improve your chances of being found and trusted on the Internet.

BBB Accredited Businesses can use a “dynamic” BBB seal or logo on their websites. When you click on the seal, you are directed to the company’s BBB Business Review on BBB’s website.

The seal is very visible and has the widely recognized BBB torch logo. Its “clickability” contributes to a favorable impression of your site as visitors make split-second decisions on whether to stay on your site, make a purchase or call you for a quote.

If you’ve shared your website address with BBB, there will be a link back to your site on the BBB Business Review. Search engines value such “back links” from sites like BBB because we continually review all companies listed on our site. Inclusion is not guaranteed nor limited to businesses that apply for accreditation.

BBB is ranked among the top 100 authoritative websites online. The authority reflects the trust that major search engines place in BBB’s site. They know the data on the site has been verified, which means that the data can be relied on to be accurate.

Mark Forst, president of Captiva Marketing, said having consistent information like the business name, address and website listing on trusted online directories like BBB’s Accredited Business directory also increases a business’s profile for local searches. Being listed the same way on several trusted sites is a mark of its presence online.

“‘In general, being listed on and having links from trusted sites improves a website’s ability to rank well with search engines,’” Forst said. “‘And bbb.org is a trusted domain.’

Google ranks websites not only by how relevant their content is to a particular search query, but also by how important the site is. Citations and links from reputable sites let Google know that your site is important.

BBB’s site also is optimized for search engines meaning that it’s designed so that Google, Bing, Yahoo and other search sites can easily find BBB’s information, including BBB Business Reviews of thousands of companies, not just Accredited Businesses.

BBB must commit to BBB standards of trust along with other requirements. They can’t have unresolved complaints against them in BBB files and they must be in business for at least one year. After they are accredited, they need to maintain customer satisfaction to keep that status.

Tweaking your BBB Business Review can help your search engine ranking, too. Adding photos, hours, your service area or other information can increase consumers’ interaction with your page.

If you want to add this kind of content to your review, email BBB Business Development Director Josh Kaestner at sem@stouisbbb.org.

BBB Helps Companies Grow by Resolving Disputes
By Jerri Stroud  BBB Editor

The secret to good personal relationships is the ability of two people to resolve their differences — to kiss and make up, to speak.

In business, the same thing applies. If parties can reach an agreement on what separates them, each can put the dispute behind them. A consumer is satisfied, and a business can get back to pleasing other customers.

BBB’s services to the public and Accredited Businesses include dispute resolution, such as mediation and arbitration. But more often than not, complaints are resolved when BBB notifies a business of a complaint. Last year, BBB resolved 85 percent of the 27,985 complaints filed. Just 53 went to arbitration.

George “Butch” Welsch, owner of Welch Heating & Cooling, believes companies should move quickly to address disputes rather than let them fester.

“Get on it and take care of it immediately,” said Welsch. “The number of people a dissatisfied customer will tell is 20 times the number of satisfied customers will tell.”

BBB complaints go into mediation when a consumer isn’t satisfied after BBB’s initial contact. BBB mediators call both parties and attempt to negotiate an amicable resolution. If they are unable to settle it, the dispute can go to arbitration of both sides agree. BBB dispute resolution is a free service, unlike disputes that go to court.

BBB Arbitrator Scot Sanders says business relationships are a lot like personal ones. Both parties want to be treated with respect, honesty and courtesy. When either side fails to live up to those expectations, tempers can flare and harsh words may be uttered.

“The worst thing that can happen is for a business and a consumer to part ways without a resolution,” Sanders said. “We just wouldn’t do that with a friend or a family member.”

In personal relationships, “we want to talk it through,” he said. “This BBB service allows a business and a consumer to do that.”

Sanders, a former department store manager, has been volunteering as a BBB mediator since 2008 and completed arbitration training in 2009. He has a master’s degree in legal analysis, which helps him evaluate contracts between Accredited Businesses and consumers who are involved in a complaint. BBB’s dispute resolution service stands out from others because BBB thoroughly investigates each complaint. Mediators and arbitrators listen to each side and attempt to find middle ground where a business and consumer can reach agreement to resolve the complaint.

“We’re the only avenue that would speak to both parties and actually engage in dispute resolution,” Sanders said. “Rather than having a consumer just post a rant on a website, ‘we can sort through the facts of a dispute.”

“BBB said many complaints come down to a consumer wanting the business to hear them out and take some action to resolve the complaint. Often, what the consumer wants is not near as drastic as a business expects.

In one case, Sanders said a consumer who bought a modular home found out after two months that it didn’t have the architectural shingles that had been specified in the contract. The business told the consumer that he had been notified that regular shingles were used when the consumer accepted the home. The consumer said he was considering suing the business.

Sanders said he studied the case and found that architectural shingles were specified and that there was no written proof of any change to the contract. When he talked to the business, the owner agreed that the contract called for more expensive shingles and offered money to settle the dispute.

“We were able to get a settlement to a dispute that had been going on for four or five months,” Sanders said. The business was able to move on and avoid a lawsuit.

“We’ve saved everyone a lot of time and money and lawyer fees,” Welsch, a member of BBB’s Standards and Compliance Committee, said he sometimes gets involved with businesses who are about to have their BBB accreditation revoked for failure to respond to a complaint. He calls the business and tries to convince the owner that it makes sense to get it resolved and make the consumer happy.

“I’m not a BBB employee,” Welsch said, “but I believe in making customers happy. I try to get the two parties together, even in the bottom of the ninth.”

There’s often two good and credible parties involved in a dispute,” Sanders said. “BBB, as a third party, can often sort it out.”
Customer Reviews Build Consumer Trust
Accredited Businesses Welcome Customer Interaction

By Jerri Stroud  BBB Editor

BBB Business Reviews have been a mainstay of Better Business Bureau’s services for years, providing consumers with valuable information about a company and how it resolves any complaints on its record.

Until recently, however, the reviews lacked positive feedback from customers or other customer experience interactions. That all changed in January, when BBB began accepting customer reviews.

More than 700 comments from customers have flowed in over the last few months, and the vast majority have been positive, said Brandy Bold, BBB’s company response administrator. Bold screens all reviews before they’re published.

Acredited Businesses ranging from tiny companies with a few employees to Veterans United Home Loans, a large mortgage company based in Columbia, Mo., have embraced customer reviews as a way to cement the trustworthy impression their firms gain from BBB Accreditation.

“I think it’s great,” said Robert Bynum, owner of Like New Construction, based in St. Louis County. “When we finish a job, we ask customers to submit reviews.”

Steve Heilig, owner of Superior Construction in Imperial, Mo., said he believes customer reviews have “a huge value” that can give him an advantage when he’s trying to win a consumer’s business. One client told Heilig that the reviews helped him make up his mind to hire Superior.

“More times than not, we’re going to have a positive review,” Heilig said. Most of his business comes from referrals by satisfied customers, he said. Good reviews “tell you that we were professional, we showed up on time and we did good work.”

Patty Vergano, owner of County Cottage Realty, agrees that good reviews can boost business among customers looking for companies on BBB’s website. But she said companies have to actively solicit reviews from happy customers.

“I think the majority of people don’t write a review unless you ask them to,” Vergano said. “I try to make it a practice – to ask customers to write a review if it was a positive experience.”

She also responds to the reviews, thanking customers for their responses.

“You! You just made my day,” she wrote one reviewer.

Kenneth Miller, president and owner of Classic Buildings LLC in Linn, Mo., said he believes the jury is still out on the ultimate value of customer reviews, but he expects their value to grow as more reviews are posted.

“I expect them to be highly valuable,” said Miller, whose company makes and installs portable storage buildings across the southern half of Missouri. He began corresponding with customers soon after BBB began accepting the reviews. If they were happy, he sent them an email with a link to BBB’s customer review page (http://www.bbb.org/stlouis/customer-reviews).

“People like seeing us on the Better Business Bureau website,” Miller said.

“They trust us because of that,” Miller said. The reviews “would really add to that.”

Veterans United Home Loans has added a request for customer reviews to the survey it sends to customers after they close on their homes, said Matt Polsky, client experience manager for the company.

“We try to ask almost everyone,” Polsky said. “We want our visitors to know who we are.

“The BBB is such a reputable organization that it really benefits us to be associated with it,” Polsky said. Younger consumers really look for reviews when they’re looking for a business to patronize. “The more reviews they see, the better.”

Polsky said consumers value “real reviews,” those that illustrate the experience a consumer had with a company. “People really enjoy reading reviews about the consulting experience – about how much their loan officer helped them.”

Unlike some review sites, BBB verifies reviews. BBB’s Bold reads each review before it is published and asks the company to verify that the consumer is actually their customer. BBB also gives the company a chance to respond to the review.

If the company says the consumer is not their customer, we send the consumer a letter asking for proof that they are a customer of the business,” Bold said. “If they send us proof, we post the review.” Most reviews are posted within 10 days. Reviewers must provide a valid email address, but their identity isn’t published.

Veterans United’s Polsky said the company has had a better response rate for reviews on BBB’s website than on other review sites.

“The biggest thing,” Polsky said, is that “people love to express their opinion.”

“The more transparent you are, the more people will trust you,” he said. BBB

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The BBB is such a reputable organization that it really benefits us to be associated with it.

—Matt Polsky, Client Experience Manager, Veterans United Home Loans

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Your customers are looking for this seal. Make sure you’re showing it to them.

You worked hard to earn your BBB seal. Now make it work hard for you.

A BBB Accredited Business seal on your door, window, vehicle, sign or website is a powerful sign to consumers and to other businesses who may be your trade customers or suppliers. The easier you make it for them to see the seal, the easier it is for them to trust you with their patronage.

New TV spots are urging consumers to “Look for the BBB Seal.” There’s never been a better time to make your BBB accreditation work for you.

If you don’t have your seal or you would like to buy BBB seal magnets or stickers for your vehicles, contact Joanna Holt at 314-645-4636 or standards@stlouisbbb.org.

Click this link to view BBB’s new TV spots: http://youtu.be/mpGYRgGhANk