

Member Newsline

March 2005

Vol. 26 No. 3



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MEMBER
Greater Iowa
Quad Cities
Siouxland Region

The BBB Member Newsline (USPS 112-950) is published monthly except June-July/Nov.-Dec. by the Better Business Bureau 505 5th Avenue, Suite 950 Des Moines, IA 50309

Subscription rate:
\$10.00/yr. to members.
Periodicals postage paid at Des Moines, Iowa.

Postmaster: Send address changes to:

BBB Member Newsline,
Better Business Bureau
505 5th Avenue, Suite 950
Des Moines, IA 50309

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The BBBOnline Reliability Program's annual fee has been reduced by 50%!



Call 515-243-5027 to join and for membership details.



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Effective Customer Service

There are all kinds of clichés we hear pertaining to customer service: the customer is number one, the customer is always right and the customer is king, to name a few. Are you paying only lip service to these policies or are you sincerely committed to making an effort to treat your customers right? What about the saying caveat emptor or buyer beware? In part, that's the reason the BBB exists – to help people make informed business and purchasing decisions and assist businesses with voluntary self regulation. The operations department of our Bureau takes many calls regarding customer service concerns. Some of what we are told is shocking. Consumers tell us that they have been screamed at, sworn to and hung up on. We frequently suggest that a caller try to work directly with a manager or owner and occasionally are told that they were the offender!

It's important to remember that good customer servants aren't born, they are made. Everyone has bad days where their tolerance for frustration is limited. Even though an employee may possess an array of communication skills, that isn't always a guarantee of effectiveness. As a business owner you must develop a plan. Just as you need an overall business plan, it is necessary to have an action plan in place to train, monitor and evaluate your customer contact staff. Consider implementing an internal mentoring system whereby more senior staff members assist, counsel and guide new hires. Realize also that training is both ongoing and evolving. The largest business to the smallest must be proactive and strategize the proper

treatment of those they come in contact with.

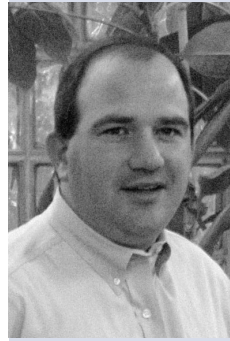
Introspection is one of the first steps to take as a part of your plan. Do you fully support your customer service staff and their efforts? How do you help your employees solve issues? Do you care about how they deal with people? How much does your company care and to what lengths are they willing to go? Determine how much the company is able to commit to going above and beyond to successfully serve its customers. Remember that it is important to empower and grant your staff authority to be creative, effective, results driven problem solvers.

Resolve also to explore the underlying reasons and causes of customer problems. Customer and staff patience levels are impacted by underlying issues concerning product problems and quality, inadequate product knowledge, lack of technical support, delivery or timeliness concerns and lack of appropriate resources. Even the best customer care representative is ineffective when facing a developing pattern of complaints, the basic cause of which, they cannot control.

Lead by example. You should model the behavior you want from your employees. Demonstrate a strong commitment to proper customer service and education.

The foundation of customer goodwill is the practice of good customer relations. In the long run, business profits are tied to a company's ability to satisfy its customers. Make it your goal to go beyond merely customer service to customer loyalty!

President's Message



Ten good reasons why business owners love the BBB...

I have been making contact with members of the BBB to ask for a few minutes of their time. It has been a wonderful chance to hear from good folks who are counting on the BBB to do good things to strengthen their company. I am proud of the role the Bureau has in our communities, as we promote integrity by helping member businesses succeed and profit.

When I mentioned these conversations in the office, one of my colleagues, Barb Carson, sent me these ten reasons why business owners love the Bureau:

1. We direct money into your pocket.
 - 85% of consumers prefer dealing with a BBB member than a non member.
 - Our automated reporting system and website give consumers fast access to your reliability.
 - The BBB Online Seal is rated #1 by PC World Magazine.
2. We save you money.
 - Unlike small claims court, our mediation and arbitration services are free.
3. We bring more prestige to your business.
 - By proudly displaying your plaque and decals, you are displaying a logo that represents 90 years of credibility and trust.
4. We're someone you can turn to.
 - If you need help with advertising – we'll give you ideas.
 - We will alert you to the latest scams.
5. We're someone you can trust.
 - You can trust that we will always offer fair and unbiased advice.
6. We offer education.
 - You can turn to us for business tips and advice.
 - We keep you up to date on relevant issues through the newsletter.
 - We teach principles of honesty, integrity and truth in advertising.
7. We're always available.
 - You can access our information 24/7 – so can your customers.
 - We have a hotline number just for members for easy and convenient access.
8. We are confidential.
 - We alert you to your customer's concerns and de-escalate their problems in a confidential manner.
9. We protect you.
 - We monitor your competitor's ads in the media, and alert advertisers who are not following the advertising code of ethics.
 - We review and rate charities who are soliciting your money.
10. We believe in freedom.
 - We believe in voluntary self regulation.
 - We believe private sector integrity is better than government interference.

I would love to hear from you...do you agree, do you disagree, and are there other things we can do to help you strengthen your business? Do you have ideas for programs, research or promotion? Please send them to me at ccoleman@dm.bbb.org. I'll share the best ideas next month.

Have a wonderful and profitable March.

Chris Coleman

BBB ARMY LINE Program Moves Forward

BBB ARMY LINE, a program to serve the specialized consumer needs of Army personnel and their families, is moving toward implementation. The Council of Better Business Bureaus (CBBB) announced that it has named Hollis Petraeus, the wife and daughter of career Army officers, to serve as senior consultant for the new program. Ms. Petraeus has been active in the volunteer arena at Army posts both here and abroad. She has served as Senior Family Readiness Group Advisor, representing family members in meetings with visiting dignitaries, interviews with news media and has worked with local, state and national legislators on issues affecting Army families. She also acted as a liaison between Army family members, installation staff and local community leaders.

"We are very fortunate to engage the services of Holly, who is uniquely qualified to move BBB ARMY LINE from a design state to an operational program. She is a devoted Army family member whose leadership skills, extensive volunteer experience and dedication to meeting the needs of military families will help assure an effective program," said Ken Hunter president and CEO of the CBBB.

Holly Petraeus noted that "It's a sad fact that scam artists and less than ethical business people sometimes take advantage of military families. They know that military personnel are gainfully employed, which means steady income. And, it's not uncommon for military families to be under emotional or financial stress when a member is serving abroad, which can make them an easy target. I'm delighted to join with the BBB system to provide military families with useful consumer tools to reinforce sound decision

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Consumers and Businesses Use BBB Services at Record Levels

The BBB's services are now even more important, in our current environment, as businesses are recognizing the BBB as a needed self-regulating partner in many consumer related activities. As we begin 2005, we see a steady increase in our service to consumers and businesses. At the BBB we keep a close watch on our accessibility, visibility, as well as the overall economic activity that we are involved with, on a daily basis. The key areas we continue to track are our inquiry and information service and our dispute resolution activity.

As a result of increasing awareness and convenience of on-line access to reports, a large number of the total inquiries are through our website. The BBB staff continues to process thousands of

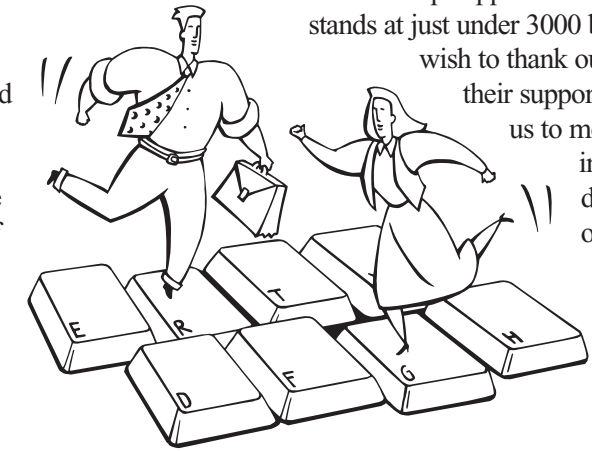
consumer/business disputes through the BBB's conciliation, mediation and arbitration services. Our enhanced electronic complaint process called eBINDR makes complaint handling more efficient, effective and timely.

Recent economic trends combined with fluctuations in consumer confidence attribute to an even greater need for the BBB services. Our core services are representative of consumers and businesses spending more wisely and

avoiding companies that use unfair or unethical business practices.

Through their membership, businesses understand the importance of making the commitment to stand behind their products and services. The Greater Iowa, Quad Cities and Siouxland Region BBB membership support through February, stands at just under 3000 businesses. We

wish to thank our members for their support which allows us to meet the increasing demands for our service!



Advertising Review

Advertising Review promotes truth in advertising to enhance consumer confidence in businesses that advertise. Following are cases that represent recent advertising review matters your BBB pursued. Challenges made by the BBB, using the BBB Code of Advertising, result from information given by consumers, competitors and through the BBB's own monitoring efforts. The fact that a particular business responds to a BBB challenge is a compliment to their willingness to cooperate with the BBB's self-regulatory process and not to be taken as an admission of impropriety on any advertiser's part.

Heartland Dermatology, Clive

Challenge: "Save Up To 50% Now!"
Response: Company agreed to modify future ads

Central Iowa Pool & Spa, Des Moines

Challenge: "No payments, no interest till May 2005!"
Response: Company discontinued the ad and agreed to modify future ads

The Highlands, Spencer

Challenge: "The Best In Independent Living"
Response: Company agreed to modify future ads

Keeper's Music, Urbandale

Challenge: "Lowest Prices Around"
Response: Company agreed to modify future ads

Midwest Construction & Supply Inc, Grimes

Challenge: "Save Up To 30% on your fuel consumption year-round!, Save Up To 20% on your fuel consumption year-round!, Lifetime Fade Protection."
Response: Company has agreed to modify future ads

Midwest Piano & Organ Company, Spencer

Challenge: "Financing Available"
Response: Company agreed to modify future ads

Southtown Chrysler/Plymouth/Dodge Inc, Indianola

Challenge: "Win A BIG SCREEN TV"
Response: Company agreed to modify future ads

Accurate Appliance & More, Spencer

Challenge: "3 Month Warranty"
Response: Company agreed to modify future ads

Kari's Fine Clothing for Women, Spencer

Challenge: "Wrap Up A Beautiful leather or Suede Jacket and Save Up To 25%"
Response: Company agreed to modify future ads

Boat's Home Furnishings, Pella

Challenge: "All In Stock Merchandise Marked Down! Savings Up To 60%!"
Response: Company agreed to modify future ads

Happy Anniversary

The following businesses reaffirmed their dedication and pride in their commitment to fair, honest, and good business practices by recently renewing their BBB membership. The BBB appreciates their generous and vital support.

<p>50+ Years Bankers Trust</p> <p>25 - 49 Years AAMCO Transmissions Bell Brothers Heating & Air Conditioning Farm & Home Builders Farm Bureau Financial Kaldenberg's/PBS Landscaping Kuennen's Automotive Clinic</p> <p>10 - 24 Years Balzers Blue Line Moving & Storage Cactus Jack's Marketing Carpetland USA Consumer Credit of the Quad Cities Crandall Construction Don's Jewelry Duerson Corporation Eller Construction J P's Service Laserfax Link Construction Woodworks & Design Ludwig Roofing Marriott Hotel Memorial Park Cemetery Quality Plumbing Rich's Body Shop Sioux City Wintronic Thomas Brothers Septic Service West Construction William Bausch</p>	<p>5 - 9 Years Ace Heating & Air Conditioning American Awards American Equity Investment Life Investment Company Artistic Waste Services Eagle Window & Door First Continental Industries Internet Express Internet Revealed King Reinsch Prosser Kitchen & Bath Distributing Midwest Basement Systems Perficut Lawn & Landscape Point Builders Prairie Meadows Racetrack & Casino QCI Q Home Services Re/Max of Siouxland Savannah Homes Servpro of Davenport/Bettendorf Shaver relocation Services Simplicity Mortgage The Great Furniture Mart Vatterott College Welch Products</p> <p>1 - 4 Years A+ Accounting Services A+ Tax & Bookkeeping Service Ace Tree Service Adams Plumbing and Heating Animal Medical Clinic</p>	<p>Ankeny Lanes Ankeny Pet Salon Appliance Service Center B & D outdoor Service Bahlmann Floor Covering Best Builders Bobst Construction Service Brandmeyer Popcorn Brown Electric CK Fairco Capital City Siding & Windows Cashatt Roofing & Construction Central Iowa Hardwood Floors Chris Nelson Plumbing Citywide Mortgage Associates Coral Ridge Ice Arena D R Millage Construction Dan Bry Construction Dralle Plumbing & Heating Ed Harney Auto Service EGC H & R Block Tax Service Hadwiger Roofing & Seamless Gutter Hanson Homes Happy Homes Harvest Heating & Air Conditioning Jade Services Jason Smith Concrete Construction Johnston Repair K B Mobile Dee Jay Services Lambert's Body & Frame Shop</p>	<p>Mainstream Home Improvement McCleary Excavating Midwest Family Lending Morrow Construction Music Connection Myron M Bear & Associates Nabholz Wireless Next Generation Realty Oak Helm Partners Overturf & Associates Parks Moving & Storage Payne Plumbing & Heating Performance Powder Coating Petersen Plumbing & Heating Preston Telephone R E W Service Rogers Concrete Construction Shared I T Simmons Construction Sincerely Yours Interiors By Kay Smith Concrete Services Speed's Fiberglass Repair Steines & Griebel Logging Stephens Services Stroffel tree Care T T N T Siding & Windows Tags N More The Mortgage Depot Thompson & Sons Trailer Sales Valley Services Cleaning Van's Auto Repair Windows USA Windsor Wellness Center Woodbench</p>
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BBB ARMY LINE Program (continued)

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making and help boost their financial security.”

The BBB ARMY LINE program will bring the full resources of the Better Business Bureau to the army consumer, no matter where that person is located,

through a custom website and targeted education efforts. The program also provides for complaint assistance and precautionary advice on how to avoid being victimized. Further, the CBBB will track complaint data through the BBB website to identify trends and emerging issues related to Army

personnel. The long -range goal is to extend the BBB ARMY LINE program to all the military services.

The BBB ARMY LINE website can be found as a link off the BBB's main page at www.bbb.org and as a separate site at www.army.bbb.org.

Consumers in Midwestern States Can Obtain Free Credit Report

Consumers in 12 Midwestern states can now request a free annual copy of their credit report. Effective March 1, 2005, consumers in the following states were eligible to order their free credit report: Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota and Wisconsin.

The Fair and Accurate Credit Transactions Act of 2003 (FACTA) requires that the three nationwide credit bureaus – Equifax, Experian and Trans Union – provide consumers, at their request, a free copy of their credit report once every 12 months.

Free credit reports began being phased in across the country, from the west coast to the east coast, on December 1, 2004. After September 1, 2005, free credit reports will be accessible to all Americans regardless of where they live.

You may request a report by going to www.annualcreditreport.com. According to the Federal Trade Commission (FTC), consumers who use the www.annualcreditreport.com website can obtain their free credit report online.

Consumers may also request a copy of their credit report by phone or mail.

To request a copy of your credit report by phone, please call 1-877-322-8228.

To request a copy of your credit report by mail, please fill out a request form and send it to:

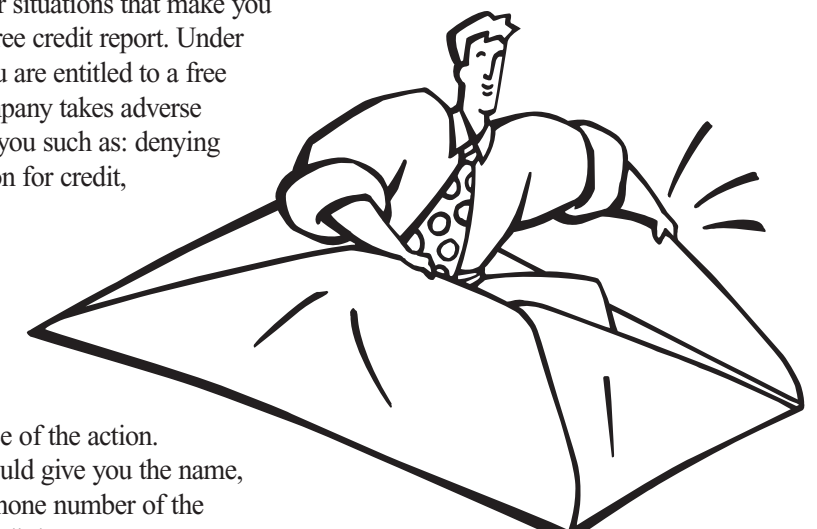
Annual Credit Report Request Service
P.O. Box 105283
Atlanta, GA 30348-5283

There are other situations that make you eligible for a free credit report. Under federal law you are entitled to a free report if a company takes adverse action against you such as: denying your application for credit, insurance, or employment.

You must request your report within 60 days after receiving notice of the action. The notice should give you the name, address, and phone number of the appropriate credit bureau.

You are also entitled to one free credit report a year if you are unemployed and plan to look for a job within 60 days; if you are on welfare; or if your report is inaccurate because of fraud, including identity theft.

For more information on ordering your free credit report, visit the FTC's website at <http://www.ftc.gov/bcp/online/pubs/credit/freereports.htm>.



The Better Business Bureau is a public service organization committed to ethical, responsible conduct in the marketplace. Through the support of business members sharing its goals and standards, the BBB offers programs which promote informed buying and giving decisions, truthful advertising and selling practices, and the resolution of marketplace disputes. The Better Business Bureau does not endorse any company, product or service.

Did You Know?

Top 10 Inquiries

1. Mortgage Companies
2. Siding Contractors
3. Window and Door Companies
4. Insurance
5. Manufacturers & Producers
6. Banks
7. Credit Cards & Plan
8. Roofing Contractors
9. Construction & Remodeling Services
10. Optical Services

Top 10 Complaints

1. Computers-Sys Designers & Consultants
2. Mortgage Companies
3. Fulfillment Services
4. Appliances - Small - Service & Repair
5. Auto Dealers - New & Used Cars
6. Telephone Companies
7. Mail Order & Catalog Shopping
8. Furniture - Retail
9. Banks and Financing
10. Auto Repair & Service

A Warm Welcome to Our New Members

A company cannot just "join" the BBB by paying dues. It must have a history of ethical practices and adhere to fair advertising and selling standards. We thank our new members who are telling their customers and neighbors that they want to do their part to make their community a good place to work and live, and that they believe in business self-regulation and consumer education. We urge fellow members to support our new "partners" whenever possible by looking for the BBB torch before they make a purchase.

Thank you for your support and welcome aboard!

AKRON

Feauto Real Estate & Auction Services*
Real Estate

ALBIA

Lor-Lon-Ga Lanes
Bowling

ALGONA

Minnowa Medical Supplies
Medical Supplies
Tom Eischen Sales
Auto Dealers-Used Cars

ALTA

Hirschman Auto Service
Auto Repair & Service
Mike's Electronics*
Electric Contractors

ARCHER

Safety Made Simple
Safety Consultants

AURELIA

Paltz Construction
Contractors-General

BANCROFT

Vaske Sales & Service
Auto Repair & Service

BLOOMFIELD

Hill Construction
Construction & Remodeling Services

BURLINGTON

Stew's Lawn Service*
Lawn Maintenance
White Home Improvement Company*
Home Improvements

BURT

Gifford Construction
Construction & Remodeling Services

CEDAR FALLS

Champion Garage Builders*
Garage Builders

CHEROKEE

Bob's RV & ATV Service
Recreational Vehicles- Repair & Service

CLINTON

Quality Services
Construction & Remodeling Services

DALLAS

Sew What Quilting
Quilting

DAVENPORT

Golden Dreams
Homecare
Home Health Services
Signs Now
Signs

DES MOINES

Central Iowa Monument
Monuments

EAST MOLINE

QC Geothermal
Geo-Thermal Heating
Soukup Heating & Air Conditioning
Heating & Air Conditioning

EMMETSBURG

Wallace's Water Conditioning*
Water Treatment
Equipment, Service & Supplies

FAIRFIELD

Hollander Insurance
Insurance

FENTON

Dragotec USA
Farm Equipment

FONDA

Wells Ag. Enterprises
Agricultural Services

HARTLEY

The Window Farm
Window Treatments

HAWARDEN

Agri Steel Equipment
Grain Elevator Builders

HUMBOLDT

Curves
Exercise & Physical Fitness Programs

Hallcraft Enterprises*
Architects

JOHNSTON

Hockmuth Concrete Service
Concrete Contractors

KESWICK

B & L Welding
Welding

KINGSLEY

Bohle Construction
Soil Conservation Service

Jeff Clark Construction
Contractors-General

Move-U-Inc.
Movers

KNOXVILLE

Central Iowa Monument*
Monuments

LENOX

Norvan Brown Farm Tile Drainage & Trenching*
Drainage Contractors

MAXWELL

J K T Construction*
Concrete Contractors

MOLINE

Quad Cities Online*
Internet Web Design

MONROE

VanderWaal Insurance*
Insurance

NEW SHARON

Hillbilly Customs
Motorcycles-Customizing

NEWTON

Anderson Plumbing*
Plumbing Contractors

CD Johnson Financial Services
Tax Return Preparation

Johnstone & Associates
Engineers - Civil

Kent Brown Construction
Contractors-General

NORWALK

Norwalk Family Dentistry*
Dentists

OGDEN

The Hair Co
Beauty Salons

ORANGE CITY

R&D Researching Services
Investigators

Siouxland Home Improvement
Home Improvements

PANORA

Capitol Consultants
Lobbyists

Harmann Excavating
Excavating Contractors

Lake Lumber Co.
Building Materials

PELLA

Den Adel Lumber
Lumber-Retail

Kooyman Lumber*
Building Materials

Manecke & Daughters Building & Remodeling
Contractors-General

Sterk's Diesel and Pickup Specialist*
Truck Repair & Service

TK Concrete*
Concrete Contractors

PORT BYRON

Brinkmeier Excavating
Excavating Contractors

RADCLIFFE

A&S Performance Autos
Auto Dealers-Used Cars

Ide Financial
Tax Return Preparation

SHELDON

Kitchen Tune-up
Kitchen Cabinets & Equipment-Household

SILVIS

Johnson Golf Course Construction*
Golf Course Construction

SLOAN

Sloan Glass Service*
Auto Repair - Windshield, Glass Shops

STATE CENTER

Brian's Collision Clinic
Auto Body Repair & Painting

STORY CITY

Creative Apparel*
Screen Printing

SYRACUSE

USA Datanet*
Telephone Communications

URBANDALE

Kinman Glass
Glass-Auto, Plate, Window, Etc.

Laser Resources.*
Copiers & Copier Supplies

WELDON

Gilbert Plumbing & Heating
Plumbing Contractors

WEST DES MOINES

Denman & Company*
Accountants-Certified Public

WINTERSET

Investment Center of Winterset
Investment Advisory Service

TimberCraft Construction, Inc.
Log Cabins, Homes & Buildings

*Denotes Membership Identification Program participant (MIP)

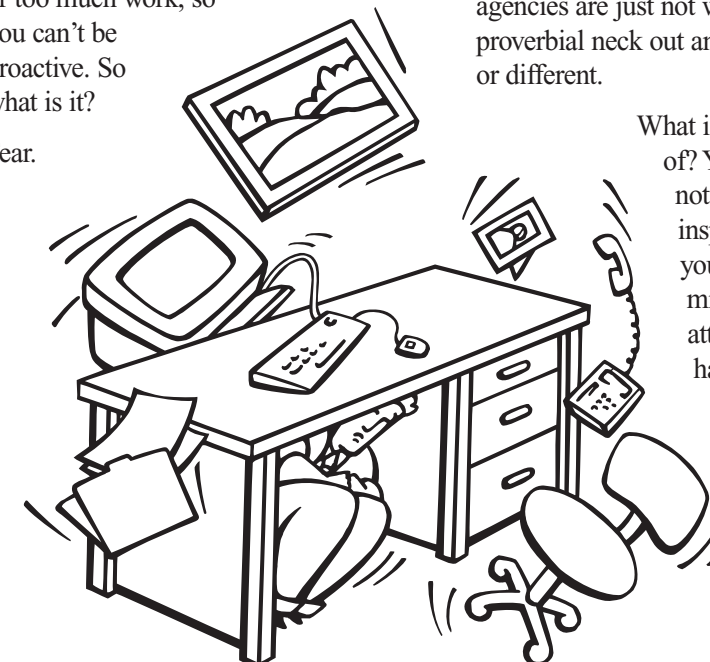
 Denotes membership in BBBOnLine

Marketing Minute

Fear Factor

Want to know what sabotages most marketing efforts? It's not the competition, the small budget or too much work, so you can't be proactive. So what is it?

Fear.



There is a sweeping attitude (although many who have it won't even see that they've been infected) that it's better to be safe, bland and expected when marketing. Many marketing execs and even some agencies are just not willing to stick their proverbial neck out and risk being bold or different.

What is there to be afraid of? You might get noticed? You might inspire reaction from your consumers? You might get someone's attention? You don't have to do it the way you've always done it or how your industry does it. I'm not advocating being wild just for the sake

of it. Do it in your voice. Have a good strategy. Just deliver the message in a way that is a surprise.

Take a look at your recent marketing efforts. Are they staid? Expected? Would you notice them if you were the audience? Do you make a bold statement? A startling promise? Do you say something that you haven't seen someone else say this month? If not, the fear bug might have bitten you. Want the antidote?

Resolve to stick your toe in the waters of bold. Come on in, the water's fine! You'll love being heard for a change.

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