

Member Newsline

May 2005

Vol. 26 No. 5

MEMBER
Greater Iowa
Quad Cities
Siouxland Region



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Quad Cities
Siouxland Region

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See what the BBB is reporting about your company. Go to www.desmoines.bbb.org, click "Company Reports," then enter BBB Database Search information.

Do you have an update for us?

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Logo Use and Logo Misuse

Introduction

There are several ways to promote your company and its BBB membership but there are rules that must be followed, relative to this use. In the next few months you are going to be hearing from the BBB about some changes that we are making in our logo use policy, the prescribed logo image and advertising of membership by use of the logo. While this would not seem to be terribly complicated, there are some issues and specific factors that need to be addressed regarding logo use and, more importantly, logo misuse.

The torch logo that we use is a trademark restricted logo of our parent organization the Council of Better Business Bureaus (CBBB), and made available to local bureaus with very definite rules and regulations for its use.

Pursuant to our internal review and external reviews made by the CBBB we have had concerns raised about members inappropriate and unauthorized logo use. Many members will soon be contacted by the Bureau asking that they remove inappropriate logos, membership reference and language from their web sites, newspaper and yellow page advertising.

Off Line Advertising-MIP Members Only

Off line advertising generally includes print ads, yellow pages, radio and television spots, vehicle stickers, business cards and other specifically approved purposes. Only members who have joined the Membership Identification Program or MIP may utilize approved off line advertising. If you are not a member of this program you cannot identify your membership nor utilize, in any way, the BBB torch seal other than displaying your member plaque and use of the door seal we provide. Note that the MIP program pertains only to off line or non web site related matters. To determine if your company is a member of MIP check your company report at www.desmoines.bbb.org.

MIP membership does require additional paper work and a signed MIP agreement. There is no additional fee to participate; however, there are additional standards and obligations. For more details or to join, contact the BBB.

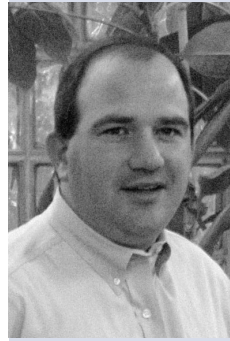
On Line Advertising-BBBOOnline Members Only

BBBOOnline is the bureau's internet self-regulation program. It helps

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President's Message



The power of an Urban Myth E-mail

Lately we have received many emails wondering why the BBB has not fought these "new regulations"

which allow telemarketing calls to cell phone numbers. At first our answer was, "What new rules?" Now our response is, "Sorry, you have just been fooled." Your BBB stands up for common sense laws and regulations that promote fairness, integrity and honesty in the marketplace. In addition, we issue alerts regarding the latest scams. The speed and scope of the internet can create an overnight "urban myth" that can confuse and scare people.

Recently several e-mails concerning the proposed Wireless 411 service received wide distribution. One e-mail claimed that beginning January 2005 all cell phone numbers will be made public to telemarketing firms. It also stated that consumers' cell phones would be inundated with calls from telemarketers who will eat up your free minutes and could end up costing you money. The e-mail goes on to say that you had only weeks get your cell phone number on the national "Do Not Call" Registry.

Unlike many so called "urban myths," this e-mail actually contains several elements of truth woven through it; and perhaps because it does, it has gotten passed around with a speed that would have made the perpetrators of old-fashioned chain letters positively green with envy.

It is true that a consortium of wireless providers is planning to create a 411 (directory assistance) service for cell phone numbers. However, it is not true that you must register your cell phone with the national "Do Not Call" Registry before January 1, 2005 to prevent your number from being circulated. Certain of the major wireless companies — Alltel, Cingular (AT&T Wireless), Nextel, Sprint PCS and T-Mobile — have banded together to produce a Wireless 411 service. Their goal is to pool their listings to create a comprehensive directory of cell phone customer names and phone numbers that would be made available to directory assistance providers.

While many cell phone customers are opposed to the proposed Wireless 411 service, the wireless companies

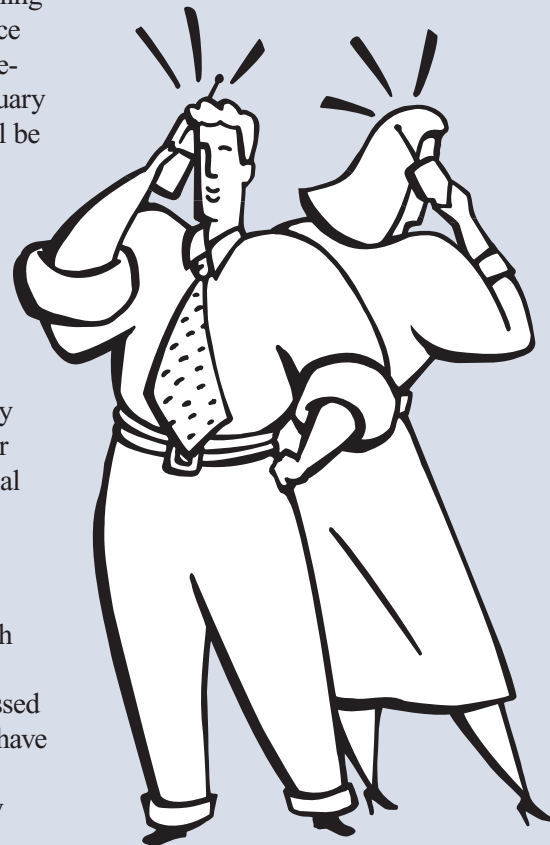
behind the proposed Wireless 411 service contend that their service will be beneficial to cellular customers and that they have addressed customers' major concerns by stating that wireless customers will be included in the directory only if they specifically request to be added. The phone numbers of wireless customers who do nothing will not be included, and those who choose to be listed can have their numbers removed from the directory, if they later change their mind, at no charge.

The industry will not publish numbers in a directory or sell the numbers to a third party. The Wireless 411 directory information is not supposed to be supplied to telemarketers. It is currently against federal law for telemarketers to use their "automated dialing system" to call wireless numbers without the customer's permission. The BBB will fight any effort to change this.

The best and most efficient way to eliminate telemarketers is to list a wireless number with the FTC's Do-Not-Call registry. All wireless phones are eligible, not just home phones. Please call either 1.888.382.1222 from the cell phone you wish to have put on the list or do it online at www.donotcall.gov.

In the future, know that you can be the expert on these urban myths. Rather than be the one to forward an email to your address book, you can be the sleuth to save your friends and family a lot of worry and frustration. So check those emails out. For more information on this "urban myth," and others in the future, please check www.snopes.com.

Thanks for your support,
Chris Coleman



Do You Receive Mail From Champlain, New York?

The Better Business Bureau of Western New York in Buffalo advises that they have processed in excess of 10,000 complaints for a variety of scams against companies from Champlain, New York. Most of the claims are from USA businesses and deal with advertising directories, internet directories and office supplies. It is interesting to note that Champlain, New York is a town of approximately 4,000 residents. The BBB in Buffalo maintains files on 250 companies from Champlain. The Bureau in Buffalo notes that these are companies from Canada and just use the town for a USA business address to solicit American businesses.

Here at the Better Business Bureau in Des Moines we receive many calls

from businesses and consumers regarding solicitations originating from Canada. Be aware that scams out of Canada are proliferating, primarily based upon the fact that our government regulators and law enforcement lack authority out of our country. There are so many problems with fraud operations out of Canada, the Canadian government, the FTC and the FBI have joined forces to initiate Project Phonebusters, 1-888-495-8501. Anytime you are approached by a business located out of the United States there are different sorts of risks associated with becoming involved. As we say, when it doubt, check it out!

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.

Capitol Decorating, Clive

Challenge: "Blind Sale Up To 75% OFF, In Stock Wallpaper Sale Up To 70% OFF"

Response: Company contested ad review

Gutter Topper, Sioux City

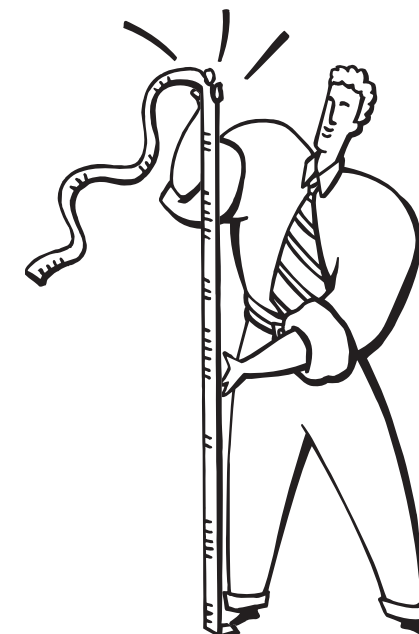
Challenge: "Eliminate gutter cleaning forever...Guaranteed! Lifetime Warranty."

Response: Company agreed to modify future ads

Ken Borth Auto Plaza, Spencer

Challenge: "90 Day Warranty"

Response: Company substantiated ad review



May is Older Americans Month

Older Americans month originated with a presidential proclamation in May 1963. The 2005 theme is, "Celebrate Long-Term Living" and was selected by the Administration on Aging (AoA) to recognize and honor the valuable contributions of older persons to their communities as they age. Our nation is in the midst of a boom in the aging population. People are living longer and staying healthier and more active much later in life. According to the U. S. Census Bureau, Florida has the highest percentage of population over 65 at 17%, followed closely by Iowa at 15%.

Aging Americans equate to aging consumers. We have a few suggestions and reminders for all, but especially older consumers:

- Never reveal personal information over the phone.
- Closely scrutinize "free" offers. Are they really free?
- Be wary of sweepstakes or prize notifications asking for advance fees.
- Don't succumb to advance fee loans schemes out of Canada or elsewhere.
- Get everything in writing.
- Consider signing up for the national Do Not Call list, 1-888-382-1222.
- Be suspect of offers of guaranteed government grants. Companies sell expensive guide books with the same free information available from the government and at the library.
- Order a free yearly credit report to check for irregularities by calling, 1-877-322-8228.
- Carefully check out emails asking for banking or other sensitive information.
- Call the Better Business Bureau or check our web site for advice or a company report.

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.

50+ Years

Bierman Electric
Homesteaders Life
Company
I M T Mutual Insurance
US Bank

25 - 49 Years

Breiholz Construction
Charles Gabus Ford
Communications Data
Services
General Motors Acceptance
Corporation
Owen Crist Auto Body
Service
Storey-Kenworthy
Wayne Dennis Supply

10 - 24 Years

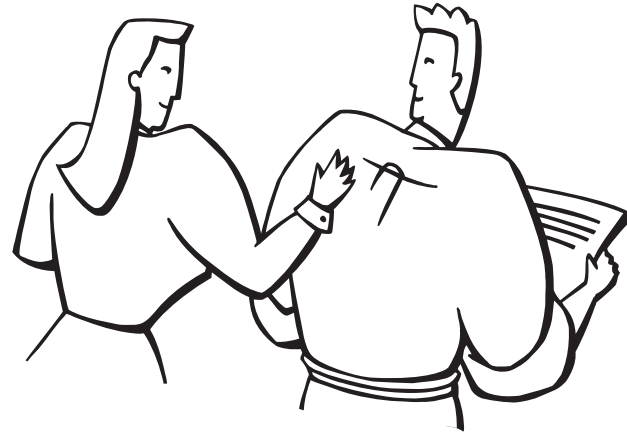
Anderson Sand & Gravel
Cummins Great Plains
Diesel
D & K Home Products
Dave's Roofing/Ackerland
Construction
Freedom Tire & Auto Center
Freeman Tree Farm &
Landscaping
Hansen Printing
Industrial Refrigeration
Services
Iverson Construction
Jim Giese Commercial
Roofing
Jumer's Casino Rock Island
Kelly Heating & A/C
Kenwood Animal Clinic
Life Care Retirement
Communities
Louie's Floor Covering
Peterson Roofing & Home
Improvement
Pro-Line Company
Roofing Technology
Schlievert Plumbing
The Oak Tree
Thrasher's Service
Corporation
Twin Bridges Truck City

5 - 9 Years

A B C Virtual
Communications
A M Design/Drafting
Able Development
Amega Garage Door &
Opener
Beltone Hearing Aid Center
Cellular Advantage
City Builders Supply
D D H Management
Dan Wiese Marketing
Research
Duraclean by Doug
Elite Pools
Frontier Leasing
Gerald's Roofing
Haberl Tile & Stone
Heritage Landscape Design
Hoak Motors
Holiday Pools
Internet Revealed
Lensing Funeral &
Cremation Service
Nelson Electric
Pary Plumbing
Progressive Marketing
Speck Enterprises
West Side Auto Body
Witte Lumber Company

1 - 4 Years

A & B Welding &
Manufacturing
Accounting & Tax
Professionals
Amber Ridge Assisted
Living Residence
American Limited
Auto Body Supply
Company
B & B Kitchens
Bates Sanitation & Asphalt
Beki's Custom Sewing &
Alterations
Bi-State Home Improvement
Blue Water Pools & Swim
Spas
Brad Van Weelden Company
Brown Development



Butch's Window Cleaning
Cedar Valley Family
Dentistry
Chemdry of Siouxland
Classic Concrete
Club Saratoga
Crown Cleaners
Dale McClure CPA
Day's Door Company
Downs Dozing Service
Dynamic Telecard
Engineered Solutions
Entertainment Group
FastServers
Flick's Supply
Flynn & Boyle's Furniture
City
Garner Printing
Gerdes Group
Gold Key Auto Credit
Graham remodeling
Gutter Topper of Central
Iowa
Heartland Builders of the
Quad Cities
Hilltop Garden Market
Hitchcock Roofing
Home Products N More
Hometown Kitchen & Bath
at the Fireplace Shop
InnovativEvents
J T M Concepts
Jack Ahrold Agency
James E Lyons CPA
Knoxville Manufacturing
L & S Enterprises
Leakproof Roofing Systems

M J Construction &
Fabrication
Mail Services
McCalley Mechanics
Merriam J Rink
Mid Iowa Drywall
Oakes Surveying Company
Orba Financial Management
Pat Brown State Farm
Insurance
Pitcher Perfect Siding &
Window
Premier Advisors
Professional Medical
Management
Professionally Applied
Products
Quail Valley Homes
Reid's Funeral Chapel
Silvers Construction
Siouxland Scale Service
Smith Body Shop & Repair
Smoldt Moving & Storage
Stacey's
T McCarthy Excavating
Tab Concrete Specialists
Tallman Contracting
Taylor Garages
Ted's Body Shop
The Styling Lodge
Tri County Flat Work
TVC Improvements
Walton Builders
Waters Autoland
Woolstock Mutual
Telephone
World of Bikes

Logo Use and Logo Misuse (cont.)

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consumers identify online merchants that meet BBB standards through its Reliability "trustmark" program and the BBB Code of Online Business Practices. Only those members that have joined the BBBOnline program, paid the separate associated dues and agreed to those standards may use the specially prescribed BBBOnline seal or trustmark on their website. The authorized seal provides a link from the participant's website to their BBB Reliability report. This program is separate and distinct from any other program and also requires MIP membership. Use of the BBBOnline trustmark seal is the ONLY approved online identification for members. No other mention or representation of membership is allowed. The program is offered through our local Bureau but is a program of and administered by the CBBB.

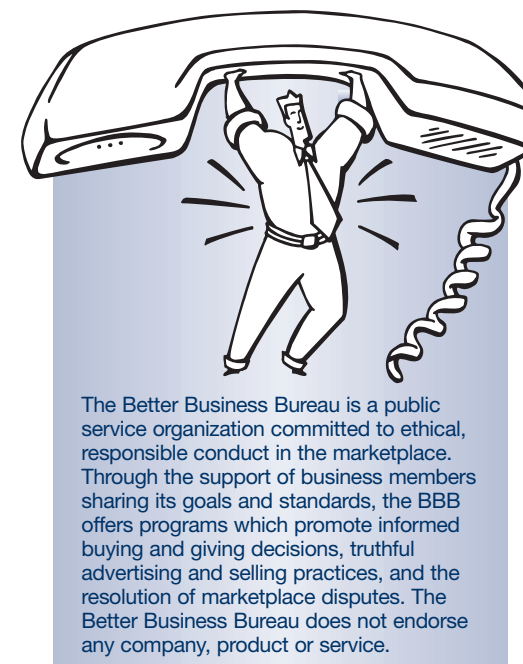
Yellow Page Advertising- Approved Logo for MIP Members Only

MIP members may identify their membership in yellow page directories. There is a very specific authorized torch logo slick available to MIP participants for this purpose. If you wish to advertise your membership in the yellow pages we ask that you please send us your proposed ad and/or contact us for the appropriate logo. While we strongly urge our MIP members to take advantage of advertising membership, be reminded that it is imperative your membership be continuous and renewed during the entire publication period of any directory utilized.

Conclusion

Through its various programs the Better Business Bureau is dedicated to fostering fair and honest relationships between business and consumers by

instilling consumer confidence and contributing to an ethical business environment, in both the traditional and online marketplaces. Our network of BBB's and the Council of Better Business Bureaus is supported by 375,000 business members. We have grown to become the most recognized advocate for promoting ethical business and advertising practices in North America, providing more than 59 million instances of service to consumers and businesses in 2004. Following the prescribed uses and regulations associated with membership, protects our members and the consumers we serve. In the coming months we will have some exciting news about the logo reconfiguration that will simplify and streamline logo use. For additional information on joining MIP or BBBOnline and for questions relating to logo use, contact the BBB by calling 515-243-5207 or email us at info@dm.bbb.org.



Did You Know?

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.

Top 10 Inquiries

1. Siding Contractors
2. Mortgages Companies
3. Construction & Remodeling Services
4. Roofing Contractors
5. Insurance Companies
6. Window Companies
7. General Contractors
8. Home Builders
9. Concrete Contractors
10. Plumbing Contractors

Top 10 Complaints

1. Computers/System Designers & Consultants
2. Fulfillment Services
3. Mortgage Companies
4. Optical Companies
5. Appliances Service & Repair
6. Telephone Companies
7. Auto Dealers
8. Advertising Specialties
9. Collection Agencies
10. Spas and Hot Tubs-Supplies and Parts

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!

ALGONA
Sportsman's Corner *
Personal Water Crafts

ALTOONA
Freedom Tire & Auto Center
Tire Dealers
Olde Towne Mortgage Services *
Mortgages

ARNOLDS PARK
Creative Kitchens & Baths *
Kitchen Cabinets & Equipment-Household
Okoboji Mortgage
Mortgages
Tom's Plumbing & Heating *
Heating Contractors

BELMOND
H & K Plumbing *
Plumbing Contractors
T J Party Rentals *
Party Supplies-Renting

CARLISLE
J.K. Services
Excavating Contractors

CEDAR FALLS
Fager Framing *
Home Builders

Mark Konrardy Heating & Cooling
Heating & Air Conditioning

CLARKSVILLE
Huisman Automotive
Auto Repair & Service

CLIVE
HOME Productions *
Publishers-Periodical

COLFAX
M & J Construction Services
Contractors-General

DES MOINES
Abramowitz Design
Graphic Designers
Advance Delivery
Delivery Service

Aerobically Yours
Health Clubs
Air-Lanes Bowl
Bowling
All Season's Tree Service
Tree Service

Allied Systems
Plumbing Fixtures, Parts, Supplies-Wholesale/
Anytime Septic Service
Septic Tanks & Systems
Cleaning

Avan Systems Engineering
Automation Systems & Equipment

Beggars Banquet
Restaurants
Brittain & Son Concrete
Construction
Concrete Contractors

Cinderella's Castle
Cleaning *
Cleaning / Janitorial Services

Complete Service and Repair
Heavy Equipment Repair & Service

Custom Exposures
Photography
Photographers-Portrait
Photographers-Portrait

Dana Walters Interior Design
Interior Decorators & Designers

East Side Grill
Restaurants
Fabricon Manufacturing
Metal Powder Fabricators

Family Eyewear *
Ophthalmologist

Family Homes Development
Home Builders

Focus Legal Solutions
Legal Services Plans

Freedom Tire & Auto Center
Tire Dealers

Henderson's Highland Park Funeral Service
Funeral Related Services

Hubbell Motors
Auto Dealers-Used Cars
JCS Transmissions *
Transmissions-Automobile

Midwest Cinema Service *
Motion Picture Equipment & Supplies

OK Tire & Automotive *
Tire Dealers

Perpetual Tile & Hardwood *
Floor Laying, Refinishing & Resurfacing

The Energy Group Company *
Energy Management Consultants

White's Automotive
Auto Repair & Service
Willowsong Midwifery
Cafe

Midwives

DURANGO
Poor Man's Catering
Caterers

EARLVILLE
A-1 Construction *
Buildings-Pole & Post Frame

EAST MOLINE
Quad City Sharpening
Sharpening Service

ELDRIDGE
Gene Engler Construction
Concrete Contractors

GARNAVILLO
Heitman's Service Center *
Auto Repair & Service

GUTTENBERG
Atkinson Auto Supply *
Auto Parts & Supplies-New

HIAWATHA
White Glove Movers
Moving / Storage Companies

IOWA CITY
Bob Smelser Trucking *
Trucking-Dump

JOHNSTON
Freedom Tire & Auto Center *
Tire Dealers

LANSING
Tri State Heating *
Heating & Air Conditioning

LARCHWOOD
Reinke Heating & Air Conditioning
Heating & Air Conditioning

MASON CITY
Robison Siding & Window Company *
Siding Contractors

MITCHELLVILLE
Nehring Construction
Concrete Contractors

NEWTON
Rhoads Construction *
Contractors-General

ORANGE CITY
F.H. Anderson Company
Accountants-Public

OSKALOOSA
Catfish Charlie Bait Company
Fishing Bait

PEOSTA
Dubuque Moving & Storage, Inc.
Moving / Storage Companies

PROLE
Iowa Mechanical Services
Heating & Air Conditioning

ROCK VALLEY
Siouxland Fabricating *
Assembly & Fabricating Service

SAINT MARYS
Miller Pest Control Solutions
Pest Control Services

SHEFFIELD
Despenas Mechanical
Mechanical Contractors

Neff Construction
Contractors-General

SIOUX CENTER
Countryside Body Shop *
Auto Body Repair & Painting

Vision Builders
Home Builders

SPENCER
MGP Trucking
Trucking-Local Cartage

SPIRIT LAKE
Gjerde Collision Center
Auto Body Repair & Painting
Gjerde Real Estate
Real Estate

STRAWBERRY POINT
Swales Precast & Crane Service *
Concrete Blocks & Shapes

VAN HORNE
Courtesy Repair
Mobile Homes-Repair & Service

WALLINGFORD
Jeremy's Welding *
Welding

WASHINGTON
Goodwin House Moving *
House & Building Movers

WEBB
Cottonwood Training Kennels
Pet Training

WEST DES MOINES
Absolute Improvements
Contractors-General
Creative Home Consulting*
Interior Decorators & Designers

Freedom Tire & Auto Center
Tire Dealers

GCCI *
Inspection Service
Invisible Fence of North Central Iowa *Fence

Premier Garage of Central Iowa
Floor Treatments and Painting

Rhiner Brothers Plumbing & Heating
Plumbing Contractors

Surface Solutions
Carpet & Rug Cleaners

WINDSOR HEIGHTS
CottageCare
House Cleaning

*Denotes Membership Identification Program participant (MIP)

 Denotes membership in BBBOnLine

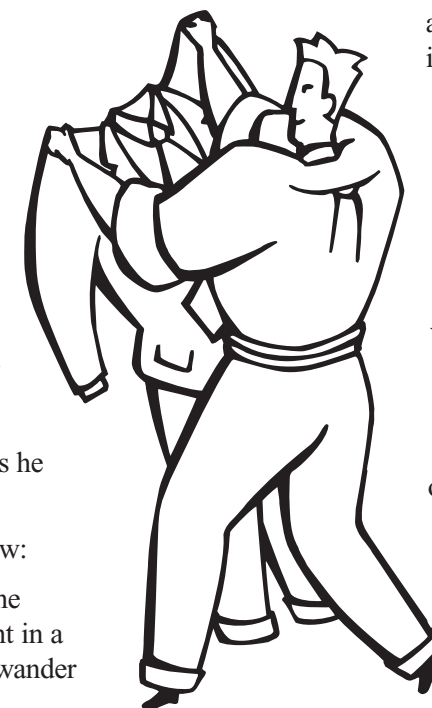
Marketing Minute

The Mars and Venus of shopping

No one is going to argue with Paco Underhill, author of *Why We Buy: The Science of Shopping*, when he says men and women shop differently. Here are some of the differences he observed.

The men's point of view:

- Men rarely ask for the department they want in a store. They'd rather wander



around lost and leave if they can't find it.

- If a man tries something on, he'll buy it 65% of the time.
- Only 25% of men will grocery shop with a list, as opposed to 70% of women.

The ladies' side of things:

- If a woman tries something on, she'll buy it 25% of the time.

- At the supermarket, over 70% of women brought a shopping list.

- Women particularly hate being jostled from behind and may leave a store without buying if aisles are too narrow.

As business owner and marketer, how can you use these gender-based insights to sell more? Look around your business. What could you change this week to take advantage of this new information?

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