

Member Newslines

November/December 2004


Vol. 25 No. 10

MEMBER
Greater Iowa
Quad Cities
Siouxland Region

2004 Better Business Bureau Integrity Award Winners Honored

Why Are Cell Phones the Top Ten Complaints Nationwide?

The Good the Bad and the Complimentary



Long on Generosity, but Short on Cash? Don't Let the Economy Curb your Giving Impulses

Special Thanks to Those Who Served on the Boards of the BBB in 2004

What's Inside



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Long on Generosity, but Short on Cash? Don't Let the Economy Curb your Giving Impulses

BBB Wise Giving Alliance Suggests "Alternative" Giving Possibilities

Many charities are counting on the generosity of the holiday season to bring in a significant portion of their contributions revenue, despite a slowly recovering economy. If you're not able to give as much as you would like this year, you may wish to consider "alternative" giving possibilities. And, you'll definitely want to ensure that

your donation, no matter how big or small, does the greatest good.

"The current economy may put the bite on both donors and charities at precisely the moment when contributions and the 'safety net' provided by charities are needed the most," said Madeline Storey, Vice President of the Better Business Bureau, "Those able to give should take extra care to make sure that their dollars end up in the hands of well managed charities. Those who are not able to donate cash should explore creative 'alternative' giving opportunities."

The BBB Wise Giving Alliance emphasizes that whether donating cash, goods, or services, donors should check out charities before they contribute.

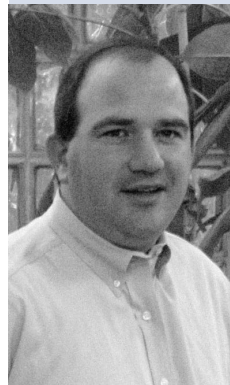
"Even if you scale back your contribution, it is no less imperative that you take prudent steps to make certain the charity is worthy of support. The BBB Wise Giving Alliance offers detailed reports on hundreds of national charities, and donors can contact their Better Business Bureau for information on local and regional charities," Storey stated.

The BBB Wise Giving Alliance offers the following tips for donors interested in making their contributions count this holiday season.



continued on page 3

President's Message



Happy Holidays from the staff here at your BBB!

This is an exciting time of year for us. We have just recognized

outstanding companies and students who are examples of integrity. We are ending our fiscal year on a record high. And, we are busy helping businesses and consumers at this time of year when the marketplace is so busy.

We also have a few more success stories that you might have read about:

First, for years your BBB has been encouraging our members and consumers around the state to contact the Bureau when contacted by questionable charities. Over the past few years, we have issued a number of warnings to our members about Police and Fire Charities that prey on vulnerable citizens.

These warnings and requests have resulted in countless stories regarding questionable tactics, pressure, and in many cases, outright lies regarding alleged previous support.

The good news is that the Attorney General in Iowa has developed a body of evidence to shut-down one of the large players in our service area. A District Court Judge issued an injunction prohibiting the phony charities from making calls to Iowans.

The group is "American Deputy Sheriffs Association and Public Awareness Inc." They claim to solicit

donations to pay for bulletproof vests and other equipment and to help families of slain officers.

But court documents reveal that only \$3,900 of the \$987,586 raised was spent to help Iowa officers. Incredibly, the lawsuit notes that only 4% of the \$28 million raised between 1998 and 2004 was spent on programs.

Your vigilance and communication on these frauds work. Keep it up.

Second, a Des Moines area TV station has given much coverage to a contractor who deceived dozens of homeowners. It is the very kind of fraud that the Bureau works to eliminate. Again, the Attorney General is using his legal powers to further address the problems. Your BBB is proud that Epic Homes' membership in the Bureau was REVOKED, over six months ago as a result of the complaints they failed to resolve to our satisfaction. The file was forwarded to the Attorney General at that time. Now, the work that consumers began over a year ago will be resolved. While we are frustrated to see good folks scammed, we are happy the BBB system is working.

2005 promises to be a banner year for your Bureau. I am convinced that membership in the Bureau is more valuable than ever. With technology, information, and an expanding marketplace, those who wish to deceive or take advantage of us will all have more opportunities. We will promote the good businesses that contribute to our mission, and work to eliminate those who wish to harm us.

Have a very happy holiday season.

Chris

Special thanks to those who served on the Boards of the BBB in 2004:

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Long on Generosity, but Short on Cash? Don't Let the Economy Curb your Giving Impulses (cont.)

continued from page 1

1. **DO A LITTLE "DETECTIVE WORK."** Researching the charity before hand can help avoid dollars being siphoned off by poorly managed charities in a period of greatest need. Visit BBB's www.give.org web site for giving tips and free access to detailed Alliance reports on national charities that specify which charities meet or do not meet the Alliance's comprehensive charity standards. During 2003, individuals visited give.org over 2 million times to view an Alliance national charity report.
2. **CONSIDER DONATING TOYS, FOOD OR OTHER ITEMS.** Many community charities are seeking donations of food, toys, clothing or other items during the holiday season. Consider contacting a charity to find out what donated items it needs, if your cash is tight this time of year. The latest edition of the BBB Wise Giving Guide quarterly magazine features a cover story on Food Donation Programs and includes a summary of the latest evaluation results of the Alliance's national charity evaluations in relation to its comprehensive standards. To receive a complimentary copy, call us at the Bureau at our member hotline: 515-243-5027.
3. **DONATING YOUR CAR, BEFORE THE 2005 TAX RULE CHANGES.** Upcoming 2005 changes in the tax rules for car donations will, in many cases, result in lower charitable deductions for such gifts. As a result, donating a car before the end of 2004 may present another alternative giving option. Be mindful, however, to check out the charity's activities and also find out

how it will benefit from the donation of your car. In some cases, the charity may receive a flat amount (\$100 per vehicle) or a small percentage of the re-sale of the car. For additional car donation tips go to www.give.org/tips/usedcar.asp.

4. **VOLUNTEERING YOUR TIME.** Volunteering your time can be personally rewarding and just as important to the charity as a cash contribution. Nevertheless, it is wise for potential volunteers to find out more about the charity before making a commitment. Volunteering needs not involve directly assisting those in need (such as ladling the soup at the homeless shelter). Assisting the charity with office activities or other needed tasks can be just as helpful. While the value of your time is not deductible, some out-of-pocket expenses directly related to volunteering (such as transportation costs) might be deductible.
5. **IS THE CHARITY REGISTERED TO SOLICIT?** Whether the solicitation is by mail, phone, in-person, or through coin canisters, charities are usually required to file information with government agencies. About 40 states require charities to register with a government agency. You can contact these agencies for available information about the charity and to verify if the organization is appropriately registered.
6. **CAUSE-RELATED PROMOTIONS.** During the holidays you will see advertisements announcing that the purchase of certain items in retail stores will benefit a specified cause. Such purchases present another option for helping charities

during the holidays. One of the Alliance's charity standards recommends, however, that you look for a disclosure that indicates the actual or estimated amount of the purchase that will go to the specified charity. In most cases, this will be less than 10% of the price.

7. **DOES THE CHARITY MEET ALLIANCE STANDARDS?** The BBB Wise Giving Alliance's Standards for Charity Accountability go beyond what the law requires of charities and address issues such as charity finances, governance, charity effectiveness, fund raising and donor privacy. Visit give.org to learn more about these criteria. If the soliciting organization is a national charity that is not already the subject of an Alliance report, encourage them to visit give.org and voluntarily participate in the Alliance's evaluation process. The Alliance does not charge charities for its evaluations and the resultant reports are free to the public.

A final suggestion: if you can't give this holiday season, make plans to do so next year. "Honest charities will welcome your donation next month, next year, or whenever you are able to contribute," Storey advised.

The BBB Wise Giving Alliance was formed through the merger of the National Charities Information Bureau and the Council of Better Business Bureaus' Foundation, which housed the Philanthropic Advisory Service. The Alliance produces reports on the most-asked-about national charities and specifies if they meet the BBB Standards for Charity Accountability. These Standards address, among other things, charity financial, governance, and fund raising issues.

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

Bank of America
Hamilton's Funeral And
After Life Services
Gilcrest-Jewett Lumber
Principal Financial Group
Wright Tree Service
Crescent Chevrolet

A B C Supply Company
Peterson Roofing &
Home Improvement
United Services by
R G Iossi
Alliance Realty Company
Horn's Used Parts & Cars
Iowa-American Water
Ken Petersen Builders Inc
Polk County Heating

Telco Triad Community
Credit Union
5-9 Years
Abbey Carpet Gallery
American Building Centers
Beckwith Commercial
Roofing
Beltmann North American
Hughes Business Telephone
Sales & Service
Johnson Controls
Kitchen Consultants
Mary Miller Accounting
Modern Piping
New Shine
Reference AudioVideo
Roy's Upholstery Shop
Agee Painting
Ahler's Home Improvements
Anderson Contracting
Ed Ware's Appliances
J D Byrider/CNAC
Loffredo Fresh Produce
P & R Entry Doors
Woodland Fair Construction
Advanced Automation
Ford & Garland Radio
Forrest Financial Services
Muscatine Computer Store
Paul Davis Restoration
Sandy Keane's School
of Dance
C W Suter and Son
Clifton Gunderson
K D M Travel
Clive Power Equipment
Hamm's Home Interiors
Mat Logo
McLellan Marketing Group
Re-Bath Tub & Shower
Liners of Central IA

Capital Sanitary Supply
Doug Van Holland Allstate
Insurance
Eastern Iowa Construction
Electronic Engineering
Foster's Insulation
Insurance Networking
Systems
King of Dings
Kinter Construction Services
netINS
Professional Escrow
Services
Schaal Heating & Cooling
Tero International
Auto Edge
Babe's Termite &
Pest Control
Becker Electric
Breckenridge Builders
Cedar Rapids
Hearing Center
Commerce Codeworks
Danville TeleCom
David Sweeney Painting
& Wallpapering
Dean Paulsen &
Sons Contractors
Dryspace
Esterdahl Mortuary
Goldfield Telephone
Gordman's
J & M Displays
Langel's Plumbing
& Heating
Lore's Repair
MasterGuard of Polk City
Midwest Metals
Mt Hamill Elevator
& Lumber
Rick & Ken's Automotive .
Roth Jewelers
S G Construction
Sanders Construction
Shottenkirk Ford Chrysler
Shreve Construction
Slumberland

25-49 Years

Capitol Cab and Yellow Cab
Iowa Roofing
Waterloo Chamber
of Commerce
Freeman Decorating
Charlie Zook Motors
Davis Brown Koehn
Shors & Roberts
Dahl's Foods #1034
Bud Mulcahy's Jeep
Morrisseys Fine Jewelry
Prince Manufacturing

Riverbend Roofing
Sioux City Gospel Mission
Siouxland Federal
Credit Union
Kohles & Bach Heating
& Cooling
Bort Auto Body
Marsh Affinity
Group Services
Cohen Furniture
Modern Woodmen
of America
The C B E Group
Wasker Dorr Wimmer
and Marcouiller
All Pro Servicenter
Battery Center
Bi-State Telesource
Keith's Sanitation Service
Mitchell Transmission
Netzel Construction
Paragon Commercial
Interiors
Quad City Blind Factory
Voss Bros Plumbing
& Heating
Allstate Gutter
Beames Welding & Repair
Dolan Development Co
Joe's Heating & Cooling
L & L Guttering Service
Lite Form
Nipp's Machine Shop
Planners Professional
Services
Quad City Stanley Steemer

Johnson Controls
Kitchen Consultants
Mary Miller Accounting
Modern Piping
New Shine
Reference AudioVideo
Roy's Upholstery Shop
Agee Painting
Ahler's Home Improvements
Anderson Contracting
Ed Ware's Appliances
J D Byrider/CNAC
Loffredo Fresh Produce
P & R Entry Doors
Woodland Fair Construction
Advanced Automation
Ford & Garland Radio
Forrest Financial Services
Muscatine Computer Store
Paul Davis Restoration
Sandy Keane's School
of Dance
C W Suter and Son
Clifton Gunderson
K D M Travel
Clive Power Equipment
Hamm's Home Interiors
Mat Logo
McLellan Marketing Group
Re-Bath Tub & Shower
Liners of Central IA

1-4 Years

Access Mortgage
American Fence
Archadeck of Central Iowa
Burch Better Homes

10-24 Years

Des Moines Lock Service
Goodwin Tucker Group
Zimmerman Pontiac
Cadillac Olds Honda
R M Madden Construction
Bayliff Construction
Deere Harvester
Credit Union
Brooks-Lussem Insurance
Gemini Concepts
Marlin's Heating and
Air Conditioning
Swimming Pool Supply
All American Turf Beauty
Wyckoff Industries
C R Recycling Incorporated
Cedar Rapids
Welding Supply
Contract Exchange
Corporation
Security Locksmiths
Town & Country Home
Improvement Company

Wasker Dorr Wimmer
and Marcouiller
All Pro Servicenter
Battery Center
Bi-State Telesource
Keith's Sanitation Service
Mitchell Transmission
Netzel Construction
Paragon Commercial
Interiors
Quad City Blind Factory
Voss Bros Plumbing
& Heating
Allstate Gutter
Beames Welding & Repair
Dolan Development Co
Joe's Heating & Cooling
L & L Guttering Service
Lite Form
Nipp's Machine Shop
Planners Professional
Services
Quad City Stanley Steemer

Woodland Fair Construction
Advanced Automation
Ford & Garland Radio
Forrest Financial Services
Muscatine Computer Store
Paul Davis Restoration
Sandy Keane's School
of Dance
C W Suter and Son
Clifton Gunderson
K D M Travel
Clive Power Equipment
Hamm's Home Interiors
Mat Logo
McLellan Marketing Group
Re-Bath Tub & Shower
Liners of Central IA

Happy Anniversary

Squaw Creek Kennels
Sunnybrook Assisted Living
The Scout Connection
Utech Chiropractic Clinic
West Central Auto Auction
1st Midwest Mortgage
B & B Bedding
Bentzinger Consulting
CJG Rentals
Countertops by Willett
D & D Dumpster
Dick Clem
Direct Marketing Associates
F & K Enterprises
G C O Carpet Outlet
Hamilton Mortgage
Hardin County Abstract
& Title
Hartt Apparel
Hawkeye Movers
Homeworks Central
J & H Painting
Jodie A Buehler
K and V Homes
K H I Inc Complete
Vehicle Services
Kitchen Solvers
Lawns Plus
Little Cedar Windows
Med-Staff

Mehl Home Inspection &
The Handyman Expert
Meridian Homes
Midwest Flying Service
of Iowa
Milder Construction
Company
Mr. Electric of Greater
Des Moines Area
National Investors
Nationwide Advantage
Mortgage
New Horizons Plumbing
O'Brien Services
P J F Painting and
All Repairs
Perfection Painting
Pinnacle Mortgage
Porter's Tile Company
Rick's Auto & Ag Supply
Santa Fe Motel
Simon Tire & Cellular
Small Time Construction
Smith Remodeling
T H E Appraisers
The Optical Center
Traver Home Improvement
Vande Noord Construction
West Des Moines
Auto Body

WhatHelps?
Wold's Service and Wold
Rim & Wheel Service
A 1 Tire Mart
A R P Y Frames
Ace Body & Motor
Advanced Hearing
Aid Service
Amberwave
Communications
American Home Solutions
Ardore' Candles
Build Smart
Carrier Access
Corporate Farmer
D & D Concrete
Dakota Drilling & Backhoe
De Jong Manufacturing
e Tech Transaction Solutions
Eason's Shop
Gene Krueger Construction
Healthy Lifestyles
Chiropractic
Hebert Construction
Irrigation Concepts
Just Cruising
Kenison Electric
Logan Valley
Sales Company

Lowden Plumbing
& Heating
Lytton Farm Equipment
Monona Electric
Niklasen Carpentry
Northlake Truck Repair
Pierce Brothers Repair
Pinnacle III Corporation
Plastic Surgery Assoc
Professional Hearing
Aid Center
S & G Sheds & Garages
Sargent Frank H
SDR Plumbing & Boilers
Simply Organized
Something Unique
Southeast Iowa
Appliance Repair
State Center Locker
T G Industries
The Printing Press
Upholstery Source
Waln Repair &
Collision Center
Walters Homes
Wiley-McFarland
Wood Floors



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. Mortgage Companies
2. Siding Contractors
3. Roofing Contractors
4. Insurance Companies
5. Construction & Remodeling Services
6. Insurance - Life
7. Computers -System Designers
8. Contractors - General
9. Computers -Supplies & Parts
10. Door & Window Companies

Top 10 Complaints

1. Computer Companies
2. Fulfillment Services
3. Telephone Companies
4. Financing
5. Manufacturers & Producers
6. Mortgage Companies
7. Auto Dealers-New Cars
8. Optical Goods - Service & Repair Companies
9. Collection Agencies
10. Advertising Specialities

2004 Better Business Bureau Integrity Award Winners Honored

Five businesses, two non-profit organizations and ten Iowa high school seniors were honored for their integrity by the Better Business Bureau recently at the annual Integrity Awards Luncheons held in Des Moines and the Quad Cities.

Business Integrity Award winners for the Greater Iowa and Siouland Region included: Baker Group, Des Moines; FirstCall Construction, Urbandale and the American Heart Association (non-profit), Des Moines.

Quad Cities winners included: Kraft Foods, Davenport; KWQC-TV6, Davenport; Main Stream Home Improvement, Rock Island, IL and Valley Shelter Homes, Inc (non-profit), Davenport.

The Business Integrity Awards were established in 1993 to recognize those firms whose business practices and related activities exemplify the Better Business Bureau's mission and principles. To date, more than 50 businesses from Iowa and Rock Island County, Illinois have been honored by the Better Business Bureau.

Ten Iowa high school seniors were named BBB Students of Integrity.

They include:

Kendra Frush, Jesup High School; Michael Cronin, Galva Holstein High School; Matthew Stellmaker, Roland-Story High School; Aaron Hoffman, Washington High School, Cedar Rapids; Mollie Sammon, Norwalk Community School; Amanda Emrick, Davenport Central High School; Amber Appleton, West Delaware High School, Greeley; Patrick Wilson, Centerville High School; Brianne Beuter, Tipton High School; Sarah Danner, Western Dubuque High School, Peosta.

The Students of Integrity Awards Program was established in 2000 to recognize and honor high school seniors who personify ethics through their leadership, community service, over-all personal integrity and academic history. Each participating school selects their own Student of Integrity and in turn, the local winner applies for a BBB Student of Integrity Award. The ten Students of Integrity



The 2004 BBB Integrity Award winners in the Quad Cities were Mainstream Home Improvement (under 50 employees), Valley Shelter Homes (non profit), Kraft Foods (over 250 employees), and KWQC-TV 6 (50-250 employees). Pictured are winners Spencer Sierra, (Mainstream Home Improvement); Bill Regan, (Valley Shelter Homes); and Paul Carlstrom, (Kraft Foods). Not pictured is Jim Graham (KWQC TV 6)



Iowa Student of Integrity Award Winners recognized in the Quad Cities are Amanda Emrick, Davenport Central; Amber Appleton, West Delaware; Patrick Wilson, Centerville; Brianne Beuter, Tipton; Sarah Danner, Western Dubuque.



The 2004 BBB Integrity Award winner in Des Moines with over 50 employees is Baker Group. Receiving the award from Dr. Tom Davis is the CFO from Baker Group, Kathy Ladd.

2004 Better Business Bureau Integrity Award Winners Honored



The 2004 BBB Integrity Award winner in Des Moines in the non-profit category is the American Heart Association. . Receiving the award from Dr. Tom Davis are AHA Board members, Brad Brody and Dorothy Kisner.



The 2004 BBB Integrity Award winner in Des Moines with under 50 employees is Firstcall Construction. Receiving the award from Dr. Tom Davis is Firstcall owners Scott and Carol Cierzan.



Iowa Student of Integrity Award Winners recognized in Des Moines are Kendra Frush, Jesup; Michael Cronin, Galvin-Holstein; Matthew Stellmaker, Roland-Story; Aaron Hoffman, Washington – Cedar Rapids; Mollie Sammon, Norwalk.

Award winners each receive a \$1,000 scholarship to the college/university of their choice. All non-scholarship winners receive an honorable mention status with a special certificate award.

Students of Integrity sponsors for Greater Iowa and the Siouland region included EDS, EMC Insurance Companies, ITAGroup and MidAmerican Energy. Business Integrity Award sponsors include Betts Auto Campus, FBL Financial Group and Wells Fargo. Media sponsors included Clear Channel Outdoor, WOI-TV 5 and The Des Moines Register. Eastern Iowa and Rock Island County, IL Students of Integrity sponsors included Modern Woodmen, Mutual Med and Wells Fargo. Business Integrity Award sponsors included: Iowa American Water Company, MidAmerican Energy, AAA Minnesota/Iowa and AAA Insurance. Media sponsors FOX 28/ KLJB-TV, The Dispatch/Argus/Leader, Mediacom, and WOC 1420 AM Radio.



Why Are Cell Phones The Top Complaints Nationwide?

Part 2 of 2

In the three major complaint areas (billing, service and miscommunication), CBBB's analysis revealed the following:

Billing

Billing problems appeared in nearly two-thirds of all complaints. These included:

- Complaints about bill set-up and access, including difficulty in getting bills online or getting call-detail breakouts;
- Complaints about inaccuracy of bills, a large number of which involved calls that were allegedly made while the phone was switched off; and,
- Complaints about the failure of the bill to reflect changes, such as a credit or rate plan change, which had been agreed to in discussions with customer care agents.

Inadequate customer service

The next-largest category of complaints is related to the carrier's success in responding to complaints about billing, service or miscommunication issues. The most significant channel for such complaints was the carrier's customer service call center. Customers were relatively satisfied with their ability to get access to the customer service call center by telephone (there were relatively few complaints to the BBB about excessive hold times or difficulty in finding the call center phone number); however, customers were highly dissatisfied with the lack of a substantive response from the call center.

There were several types of complaints within this category:

- The most common was the carrier's repeated failure to fix a problem that had been pointed out in earlier calls
- Next highest in volume were complaints that carriers provided inconsistent advice or instructions

from one call to the next (often the inconsistent information came from a retail store and the call center)

- Other frequently complained of service issues included various ways the call center "agent" could not or would not help; agents' refusals to escalate call to their supervisors; rude agents or supervisors; inadequate offers by agents to resolve problems; inability of agents to provide the help requested, due to systems limitations or other factors.

Miscommunication

- The third major category of complaints involved situations where the customer believed the carrier acted deceptively or otherwise misrepresented the terms of the contract. Included in this category are all cases of miscommunication without regard to whether there was any intent by the carrier to mislead.



Nearly half of the communications breakdowns stemmed from conflicting information provided by different agents in the call center.

- A third of the communications-related complaints involved miscommunications by store sales agents.
- A small number of discrepancies involved variances between the store and call center, or related to the terms of an advertisement.

This year the BBB system has implemented a more industry-specific complaint process in an effort to better monitor wireless industry complaint trends and evaluate their impact on customer satisfaction.

Member Spotlight

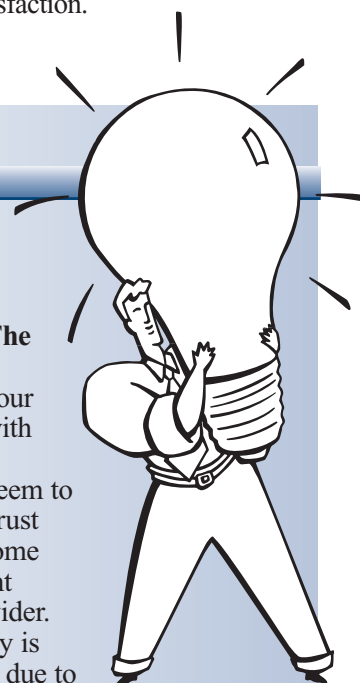
Business Name:
Smith Remodeling

Service Offered:
Business and Home Remodeling and Improvements

Business Location:
Rock Island, Illinois

Recent Company Accomplishments:
We have provided affordable home improvements with high-quality workmanship. Our goal is to know our customers and show them honesty, respect and integrity.

How The BBB Has Positively Impacted The Company:
Because of our affiliation with the BBB, customers seem to have more trust in us as a home improvement service provider. This industry is very shakey due to dishonest providers.



Phone Scammers are Notorious Impersonators

The national "Do Not Call" registry may have halted the flow of unwelcome telemarketing calls into many homes. It has not, however, stopped the influx of callers pretending to be affiliated with the government, the Better Business Bureau, financial institutions or other trusted source in order to steal information and money.

Recent BBB scam warnings highlight the ingenuity of these scam artists:

- In Louisiana, callers claiming to be with the Department of Revenue have contacted people to commend them for paying their taxes on time. The caller requests the person's bank account number in order to deposit a "grant" as a reward. The taxpayer is assured that the \$8,000 grant will be deposited into their account after a \$240 "processing fee" is paid.
- In Indiana, a caller contacted an Evansville resident stating that she was a distant family member and they had inherited money from a mutual relative. The caller offered to wire the inheritance and asked for the woman's bank account number.

- In Arizona, a woman with the "Government Grant Information Services" called a Tucson woman with a "guaranteed" way to win between \$8,000 and \$25,000 in government grant money. The caller asked to verify her bank account information so that a \$200 fee could be collected before depositing the grant.

- In West Virginia, recent flood victims received calls from people posing as Federal Emergency Management Agency staff and offering funds for flood relief. The callers requested bank account information to deposit the promised "funds."

Businesses are not immune from these tricksters, who may claim to be "updating" files.

- The Detroit BBB received a phone call from someone allegedly with Experian credit reporting agency. After the caller requested specific information about the Bureau, the BBB staff member asked where the call originated and was told "Manila, Philippines." When asked to

verify that she was with Experian, the caller hung up.

- Callers posing as BBB employees have contacted businesses in several states, supposedly to discuss a complaint or to "update" Bureau files. They attempt to solicit information not normally required to conduct business with the BBB and sometimes use threatening language. When asked, the callers give 1.800.CALL.BBB as their phone number, which is not owned by the BBB, and is constantly busy.

The BBB of Greater Iowa, Quad Cities and Siouxland Region advises caution whenever you receive an unexpected phone call requesting financial or personal information, no matter how great the promised "reward" or whatever the threat. The BBB urges you not divulge any information; ask for the telephone number and address of the business or agency making the call; hang up the phone; and, contact your BBB via the member line at 515-243-5027 or 563-355-1705.

The Good the Bad and the Complimentary

The complaint handling function of our bureau is the most visible and widely utilized benefit of membership. Although we are necessarily completely neutral, it is not uncommon to be subjected to the "shoot the messenger" type of thinking when complaints are forwarded for response. Please remember we are here to help the members and consumers facilitate resolution of their marketplace problems. We are ready, willing and able to provide guidance and instruction. As the leading business self-regulatory organization, sometimes we even get thank you notes from consumers who have utilized our system and found it to be beneficial.

The following are a few excerpts of our recent positive feedback:

I am writing to thank you for the forum your office provided on my behalf. I am fully aware of your efforts on behalf of consumers and I am very grateful. I appreciate your efforts and courtesy.

The company did reinstate my credit after I spoke to one of the vice presidents. Thank you for your help in this matter.

I received a check which corrects this issue. Thank you.

Words cannot express my relief over the settlement that you so graciously helped me with. I was very upset about all the ugly threatening letters I received. I felt like I was going to wind up in jail. Thank you so much for your help, I am a fan forever.

I just want to thank you for your prompt attention and responses to my situation. I

have known about the BBB for years but never had occasion to use your services. I was pleased with the manner in which you handled this problem even though the outcome was not in my favor.

Thank you for your help with this company, we really appreciate someone listening to us.

Thank you so much for listening to my complaint. Because you took care of this so quickly they called me and apologized for any inconvenience and miscommunication. It was nice to know you act on our complaints and I appreciate it very much.

It's amazing that after months of nobody being able to help me that the BBB got my problems handled.

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!

- ADAIR**
Summit Builders*
Home Builders
- ALTOONA**
Altoona Auto Body*
Auto Body Repair & Painting
Altoona Veterinary Hospital*
Veterinarians
Iowa Hearing Aid Centers
Hearing Aids & Assistive Devices
Thread Images
Embroidery
- ATLANTIC**
Five Star Roofing
Roofing Contractors
- AUDUBON**
Bruhn Seed
Seeds & Bulbs-Retail
- BETTENDORF**
Crow Valley Mortgage
Mortgages
Garage Worx*
Cabinets
JCLB Properties
Office Buildings
Remodeling Innovations*
Construction & Remodeling Services

- The Great American Window Company*
Windows
- BOONE**
A&G Computers*
Computers-Service & Repair
Galaxy Lynx*
Internet Services
- CEDAR RAPIDS**
Choice Real Estate
Real Estate
Fandel Alarms
Security Control Equipment, Sys/Monitor
Frieda Coonrod Embroidery
Embroidery
Leonard Express*
Trucking Transportation Brokers
Meineke Car Care Center
Auto Repair & Service
Sell-it 4U*
Consignment Service
Viktora Custom Concrete*
Concrete Contractors
Watsons Chassis & Paint*
Auto Body Repair & Painting
- CLIVE**
Beller Distributing*
Wholesalers & Distributors
Evergreen Lawn and Landscape*
Lawn Maintenance
Five Star Compounding Pharmacy
Pharmacies
Nutri Sport*
Vitamins & Food Supplements
Overhead Door Company of Des Moines*
Overhead Garage Doors
Spindustry Systems*
Internet Web Design
- COAL VALLEY**
Window Depot
Windows - Installation/Service

- CORRECTIONVILLE**
Joy Auto Supply
Auto Parts & Supplies-New
- CRESTON**
American Family Insurance
Insurance
Precision Optical Group*
Optical Goods-Retail
- DAVENPORT**
Carriage Place Photography
Photographers-Portrait
Megacom
Cellular Telephone Equipment & Supplies
New Wave Connections*
Cellular Telephone Equipment & Supplies
- DES MOINES**
All Pro Servicenter
Auto Repair & Service
Burgin Drapery Workroom
Window Accesory, Covering & Drapery Companies
Eyeglass World
Optical Goods-Retail
Greater Des Moines Baseball
Entertainers
Hubbell Animal Hospital*
Veterinarians
Iowa Diamond*
Jewelry
Professional Home Improvement*
Contractors-General
Same Day Denture Clinic*
Dentists
The Peak Agency
Modeling Agencies
- ELDRIDGE**
Dillon Deck & Fence*
Patio & Deck Builders
- EVANSDALE**
Evansdale Insurance & Investment*
Insurance

- Paine's RV Sales & Service*
Trailers-Camping & Travel
- FONTANELLE**
Edwards Construction
Contractors-General
- FORT DODGE**
Anchor Insurance
Insurance
Iowa Farms Associates
Farm Management
Rees Hydraulic Sales & Service
Hydraulic Equipment & Supplies
Troy Waller Auto Body
Auto Body Repair & Painting
- FREDERICKSBURG**
B & B Drilling
Water Well Drilling & Service
- GRIMES**
Carlson Systems
Packaging Materials
- GRUNDY CENTER**
Community Title Co./Grundy Co. Abstract*
Title Companies
Cooley Pumping*
Septic Tanks & SystemsCleaning
- HARTLEY**
Breon Roofing*
Roofing Contractors
- HOLSTEIN**
Soil Solutions
Agricultural Services
- HORNICK**
Midwest Diving Service*
Divers
- HUDSON**
Time Concrete Construction
Concrete Contractors
- IOWA CITY**
Acupuncture of Iowa
Acupuncturists

- Addison Lewis Financial Services*
Financial Planning Consultants
Beerends Family Chiropractic
Chiropractors D.C.
Innovative Technology Systems
Computers Software & Services
Iowa City Brake
Brake Service
Keystone IT
Data Systems-Consultants & Designrs
Marsha's Janitorial Service*
Janitor Service
- JESUP**
Premier Technology*
Computers-Networks
- JOHNSTON**
Westfield Veterinary Hospital
Veterinarians
- KEOTA**
Brothers Improvements & Roofing
Construction & Remodeling Services
- LA PORTE CITY**
Geometric Design
Computers-Graphics
Sides & Bown Construction
Contractors-General
- MANCHESTER**
New Horizon Construction
Contractors-General
- MAPLETON**
DJ's Quilt Quarters
Quilting Materials & Supplies
Maple Heights Nursing Home*
Nursing Homes
- MARION**
Allan Custom Homes*
Home Builders
- MUSCATINE**
Sweetland Trailer Sales*
Trailers-Camping & Travel
- NORTH LIBERTY**
B R Construction
Contractors-General
- NORWALK**
Performance Gutter & Construction
Gutters & Downspouts

- SAINT ANSGAR**
Hostedweb Internet Solutions
Internet Services
NCS Computers
Computers-Dealers
St. Ansgar Electric & Refrigeration
Electric Contractors
- SIOUX CITY**
BCP Enterprise
Computers-Sys Designers & Consult
Kassis Construction*
Construction & Remodeling Services
Lechner Lumber*
Lumber-Retail
M&M Copy Quick
Photo Copying
Royal Qwik Dry Carpent & Upholstery Cleaning
Carpet & Rug Cleaners
United Auto Body & Collision
Auto Body Repair & Painting
- SLOAN**
Creative Interiors
Hand Painting & Decorating
- SULLY**
Scholten & Sons Construction*
Contractors-General
- SUMNER**
Wescom*
Computers-Dealers
- TRAER**
L.L. Owens & Associates*
Insurance
- URBANDALE**
American Funding*
Real Estate Loans
Creative Movement Dance
Dancing Instruction
Environmental Management Solutions*
Environmental & Ecological Services
Next Home Mortgage
Real Estate Loans
Porters Bowers Sign*
Signs

- ProHome of Iowa*
Home Warranty Companies
Shred-It Des Moines
Paper & Document Shredding
Walsh Carpentry Services
Home Improvements
- WASHINGTON**
Jeremy Patterson Construction*
Contractors-General
- WATERLOO**
Nelson & Hagy*
Plumbing Contractors
Vicki's Permit Company*
Truck Permits
- WEBSTER CITY**
Hinman Aviation*
Aircraft Servicing & Maintenance
Webster City RV*
Campers-Dealers
- WEST BURLINGTON**
RSC
Contractors Equipment & Supplies-Rent/Lease
- WEST DES MOINES**
All Pro Servicenter
Auto Repair & Service
Blue Willi's by Kathy
Womens Apparel-Retail
Mercato Gourmet Coffee*
Coffee & Tea
Precision Overhead Garage Door Service
Overhead Garage Doors
Strategic Growth Group
Real Estate Developers
- WINDSOR HEIGHTS**
Iowa Hearing Aid Centers
Hearing Aids & Assistive Devices

*Denotes Membership Identification Program participant (MIP)

 Denotes membership in BBBOnLine