

BBB® BULLETIN

Volume 83 no 1

Serving Central & South Alabama



BBB Helps you Build a Better Business

**Personalized emails
Delivered each month
Helping build a better business**

**BBB
News and Events**
Industry news,
trends, events,
and more...

Industry Insights
Articles written for
your industry to help
you get ahead.

Business Stats
Report showing
how visitors are
interacting with
your business.



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2017 is a new year and your BBB has some exciting new tools to share with you, especially designed to help you build a better business (and exclusively for BBB Accredited Businesses).

Each month, you will receive an Industry Insights email that provides specific articles and information including a link to your Business Intelligence Report, to help you build a highly

visible and trusted business.

Additional emails will be sent highlighting specific stats or news and events when they are available. This is a new program and an extra added benefit of BBB Accreditation.

Soon we will ask you what you are interested in receiving from us, so be on the lookout!

BBB Welcomes New Businesses October 2016 - November 2016

The following firms have joined us during October to November in our fight for an honest marketplace. Accreditation is by invitation only and we must refuse a number of firms which don't meet our standards. Those listed below have been accepted because they believe in fair play and ethical conduct for their customers or clients. They join other manufacturers, wholesalers, retailers, and professionals to support our crusade for integrity in business dealings. We welcome them and thank them.

Abbeville

Lloyd's 24/7 Towing and Recovery

Adamsville

Coste Painting

Alabaster

Alabama Kitchen & Bath, Inc.

GNI Installations

Alexander City

OneMain Financial

Andalusia

OneMain Financial

Bessemer

Madden Plumbing Services, Inc.

OneMain Financial

Birmingham

AAMCO Transmission - Center Point

Alexander Shunnarah Personal

Injury Attorneys

Birmingham Estate Sales, LLC

DSL Land Management

Company, Inc.

Elevation Restoration

K and K Quality Construction, LLC

King Auto Glass And Trim

McCullough Snappy Service

Oil Co., Inc.

One Man & A Toolbox

OneMain Financial

Protec Recycling

Surface Lab, LLC

Brewton

OneMain Financial

Calera

Carden Heating & Cooling, Inc.

Construction & Remodeling

Solutions, Inc.

Chelsea

HC&S Flooring

Clanton

OneMain Financial

Dothan

ADS Security

OneMain Financial

Enterprise

Beaver Tree Service, LLC

OneMain Financial

Fultondale

OneMain Financial

Gadsden

OneMain Financial

Gardendale

Premier Real Estate Management

Hokes Bluff

Hokes Bluff Drug Shoppe

Hoover

AlaTrust Credit Union

Magnum Construction, LLC

Irondale

Colby's Creamery the Home Milkman

Jackson

OneMain Financial

Jasper

OneMain Financial

Leeds

Leeds Car Depot, LLC

Safety SupplyER, LLC

Millbrook

Heritage Roofing and Construction

Tree's Etc, LLC

Mobile

A&O Healthcare Management, LLC

Fairhope Direct, LLC

OneMain Financial

P.M. Gardner Construction

Consultants, Inc.

South Bay Auto Sales LLC

Temperature Control Services, Inc.

Monroeville

OneMain Financial

Montevallo

Rodda Residential Renovations

Montgomery

Alabama State Employees

Credit Union

OneMain Financial

Starkey Mortgage

Mount Olive

Power House Roofing and

Restoration, LLC

Northport

OneMain Financial

Oxford

OneMain Financial

Pokey Brimer Auto Sales

Pelham

OneMain Financial

The Sign Guy, LLC

Prattville

OneMain Financial

Robertsdale

Central Cabinet Company, LLC

Lock Doc

Saraland

OneMain Financial

Selma

OneMain Financial

Summerdale

Terminix

Sylacauga

OneMain Financial

Talladega

OneMain Financial

Tallassee

Coan's Tree Service, LLC

OneMain Financial

Theodore

Huff's Heating & Air Conditioning

Thomasville

OneMain Financial

Trussville

Better Housing Specialists, LLC

Buckner Plumbing & Heating Co., Inc.

Hallmark Tile Designs, LLC

Paul Davis Emergency Services of

Northeast Birmingham

Skyline Metal Roofing, LLC

Tuscaloosa

A Advance Bail Bond, Inc.

Black Electrical Contractors, Inc.

OneMain Financial

Vestavia

Cartridge World

Kritters Home Pet Care

Wilmer

Parmer Contracting

Start With Trust[®]

BBB Welcomes New Businesses December 2016 - January 2017

The following firms have joined us during December to January in our fight for an honest marketplace. Accreditation is by invitation only and we must refuse a number of firms which don't meet our standards. Those listed below have been accepted because they believe in fair play and ethical conduct for their customers or clients. They join other manufacturers, wholesalers, retailers, and professionals to support our crusade for integrity in business dealings. We welcome them and thank them.

Alabaster

Flooring Gurus, LLC

Alexandria

EMS Billing Services, Inc.

Anniston

Anniston Lawn Service

Ashville

Ashville Mobile Home Parts & Supply

Bessemer

Potts Glass and Shower Door

Steely Lease Sales, Inc.

Birmingham

Altract Company

Always There In-Home Care, Inc.

Apex Architectural Metal, LLC

BHB Construction

Bridal Bliss, LLC

Clayssic Home Innovations, Inc.

Cloud Nine Contractors

Dream Celebrations

ESSE, LLC

Home Care Associates

J.E.B. Company, Inc.

Jaffe & Erdberg, P.C.

Jim & Jim's Body Shop, Inc.

Magic City Auto Glass, LLC

Mr. Kleanze Professional

Cleaning Services

Scott & Associates

Southside Pain Specialists

Turner's Steel Products, Inc.

TVwallMounting.com

Unlimited Automotive Detailing

VannMan Employment Solutions

Willow Homes, LLC

Brierfield

Cramer Construction Company, Inc.

Calera

Pilgreen Electric and Consulting, LLC

Dothan

Kwicksilver Wheel Repair Pros

Outlet Rental Car Sales - South

RunAway RV

Enterprise

Outlet Rental Car Sales - Enterprise

Fayette

S.T.C.K. Construction

Fultondale

The Off-Road Connection, Inc.

Homewood

Aviate, LLC

Hoover

Oskar Motors, Inc.

Hueytown

ASF Motors

Leeds

Ron's Automotive, Inc.

Linden

Alt & Bohannon Construction, LLC

Millbrook

Carlos A1 Remodeling

Mobile

Gulf Coast Tax Service

Port City Flooring, LLC

West Bay Landscape and Lawn

Maintenance

Montgomery

E & S Suit Warehouse

E.G. Cummings Memorial Funeral

Home, Inc.

Montgomery Orthodontic

Specialists, LLC

Selby Davis Builder, LLC

Terry for Bricks, Inc.

Morris

Healing Touch Caregivers, LLC

Odenville

Seasons of Adventure, LLC

Pelham

American Car Center

Jim Kelly Custom Home Design

Nature's Request

Turner Promotions

Semmes

Triple A Fire Protection, Inc.

Talladega

The Tub Guyz

Trussville

First Community Mortgage

Tuscaloosa

Afflink, LLC

Vestavia

Kreps Law Firm, LLC

Wetumpka

Martin Collision Center

Whistler

McDonough Brothers, LLC

Woodstock

Gamble Plumbing, Inc.



LOOK FOR THE SEAL.



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William A. Ratliff
Arlene M. Richardson
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Henry C. Strickland
Kay Wilburn
Daniel E. Wise

President's Message

HAPPY NEW YEAR! Although my greeting may be a little late, this is our first issue of BBB Bulletin for 2017 and my first opportunity to welcome the New Year with all 4100 BBB Accredited Businesses in our service area. Hope your new year is starting off with a bang.

As you saw on page 1 of Bulletin, our year is starting off with a new program to make your BBB Accreditation even more valuable than before. Starting in a few weeks, you will begin receiving monthly industry specific emails, videos and other information we hope you will find both enlightening and helpful as you work and grow your business. After you have reviewed a few, tell us what you think. Send your comments to bharris@csal.bbb.org and let us know if you find the new program interesting and helpful.

As we approach severe weather season in Alabama (which actually seems to be year 'round now....tornadoes on Christmas??), it is very important that you have a severe weather plan or emergency plan for your business. That was brought home with us last week when our main office in Birmingham suffered a non-weather related kind of loss. A sewer drain pipe in the ceiling above our office broke and we suffered not only the loss of physical property, but also the loss of telephone, internet and data that could have been truly disastrous. Of course we had to shut down the office immediately and, for health concerns, send all employees home.

Fortunately, we have back up on top of back up of the data base and after a day we were able to successfully transfer that data from our office based server to the cloud. But phone and internet was a different story. We have 4 offices to serve you. And 3 of those 4 offices are all tied together for our phone service through our Birmingham hub. The system works great since all of our offices are hundreds of miles apart. But by all of our offices being tied together in one place,



the broken sewer line effectively shut down not just Birmingham, but 3 of our 4 locations for telephone and all 4 locations for data access.

A remediation company was immediately called in and started removing walls, ceilings, furniture and floor coverings. A contractor was called to start planning the re-building process and construction was begun 3 days following the sewer breakage. Telephone was fully restored 6 days after the break and employees were called back to work so we could finally take your calls and handle the thousands of calls we receive from consumers.

I described this episode as an “environmental disaster” to our Executive Committee and disaster it was. Even though we thought we were fully protected with emergency plans, we obviously found flaws in both our physical plant and our ability to quickly recover. We are making changes to both.

Here in Alabama we most likely think of hurricanes, tornadoes and floods when we think of an emergency plan. But we had a different kind of emergency that still put us out of business for a week. Think about all the different types of things that could put you out of business and plan accordingly. And then plan some more. We had back up plans but this particular emergency never occurred to us. What is your emergency plan?



David Thrasher
Data Manager

Q: What are Some of the 2016 Statistics for BBB Central and South Alabama?

A:

Total Incidences of Service	1,338,119
Total Complaints Worked	6,667
Complaints - Accredited Businesses	1,726
Complaints - Non Accredited Businesses	4,941
Average Days to Close Complaints	21
Visits to Website	976,696
Web Pageviews	1,925,020
Total Accredited Businesses December 31, 2016	4,100
Accredited Businesses using BBB OnLine Seal	2,350
BBB Business Reviews Viewed	1,152,859
BBB Accredited Rosters Viewed	76,820
Published Customer Reviews	1,315

Q: What are the 2016 Top 25 Businesses by Number of Inquiries?

A:

Roofing Contractors	43,305
Auto Dealers - Used Cars	35,601
Construction & Remodeling Services	33,127
Home Builders	30,013
Heating & Air Conditioning	26,020
Auto Dealers - New Cars	25,211
Plumbers	24,501
Attorneys & Lawyers	24,429
Auto Repair & Service	20,361
Contractors - General	15,836
Auto Body Repair & Painting	15,178
Collection Agencies	14,179
Credit - Debt Consolidation Services	14,043
Clothing - Retail	13,625
Banks	13,086
Movers	12,758
Pest Control Services	10,896
Apartments	10,484
Property Management	10,478
Insurance - Auto	10,318
Real Estate	10,247
Tree Service	10,032
Electricians	9,310
Painting Contractors	8,993
Lawn Maintenance	8,126

Q: What are the 2016 Top 25 Businesses by Number of Complaints?

A:

Banks	396
Clothing - Retail	349
Auto Dealers - New Cars	247
Auto Dealers - Used Cars	177
Insurance - Auto	160
Apartments	128
Publishers - Book	125
Auto Repair & Service	82
Collection Agencies	66
Furniture - Retail	65
Movers	64
Roofing Contractors	60
Hotels	55
Construction & Remodeling Services	51
Property Management	50
Consumer Finance & Loan Companies	48
Plumbers	44
Water Companies - Utility	43
Real Estate	42
Towing - Automotive	41
Newspapers	40
Air Conditioning Contractors & Systems	39
Restaurants	36
Dentists	35
Prepaid Debit/Credit Cards	31

Businesses Often Victims of Scams

It's easy to duplicate letterhead and logos to look real. It's equally simple to create phony websites or business checks as well as acquiring your name, title, address and other business information through business listings, articles, ads, and business websites.

Learn what to look for, identify suspicious situations and ask the right questions.

Some of the common business scams include:

Corporate identity theft. By posing as a known company with credit references available taken from a website, a quote request is sent, received back, and returned with a PO. Seller's goods then ship to a bogus address, often a warehouse or an empty field. The crooks now have your product and don't pay. Plus your identity information is disclosed. Crooks often troll for fresh identities. Double check every quote, request, email, and invoice you receive. Compare to a company's direct website for even a le

Phony invoices. Does the fine print state this as an actual solicitation? Generally, the amount is small enough to not initially raise a red flag.

Directory scams. Keep a list of your published directories and evaluate the values of each on an annual basis.

Stolen identity. Angry customers think the real company is responsible. The crooks may set up a fake website and "hijack" your company address.

Charity pitches. Make sure to check out the charity at BBB Wise Giving Alliance (give.org).

Internet & phone. Watch out for ransomware, phishing, URL hustle and spoofing scams that use business terms to scam money or important business information.

Vanity awards. Is this award legitimate or just a way to pay very high prices for plaques?

Office supply scams. The caller may state that surplus merchandise is available at a reduced price due to a cancellation or over-order by another purchaser.

Business opportunities. Many small business owners are approached to invest in other business opportunities. Know the value of the product and its true costs.

Coupon books. Promoters may change the terms to be more attractive, oversell the books or distribute outside the geography. Make sure the terms and conditions are clearly spelled out.

Fax back scams. Businesses receive an unsolicited fax, usually offering a great deal on a product or a trip that requires a fax back or toll-free call. The high costs to reply are not disclosed.

Overpayment scams. If a customer overpays using a check or credit card and asks you to wire transfer any overage back.

The BBB offers these additional tips to help businesses protect themselves:

- Keep good records to detect bogus accounts or invoices.
- Do not provide personal information or financial details over the phone to strangers.
- Write down the name of the person you spoke with, the company name, address, phone and website.
- Confirm how information will be used.
- Always ask for an offer or for further information in writing. Be sure to have a conversation via telephone as well; do not just correspond through email or text messages.
- Ask for references, to verify the business.
- Set clear procedures for the verification, payment and management of all accounts and invoices.
- Limit the employees authorized to place orders or pay invoices.
- Install computer protection software and a firewall.
- Don't click on links inside unsolicited e-mails. They could spread malicious software or viruses.

Report scams to local law enforcement and on BBB Scam Tracker. Let others in your industry know of the scheme you've come across.

Directory scams: Scammers will sometimes sell placements in online or printed publications but then never publish the directories 

Office supply scams: A caller may impersonate a reputable office supply company and attempt to do shady business 

Vanity awards: Be sure awards are legitimate. Don't pay to display a plaque around your office 

Email scams: Ransomware, phishing and spoofing scams are all real threats for business 

Overpayment scams: Be cautious if a customer overpays and asks you to wire transfer money back 



Whoever said there's no such thing as bad publicity didn't consider the effect that legal action by federal or state law enforcers can have on a company's reputation for truth and trustworthiness.

Every case announced by the Federal Trade Commission (FTC) includes consequences for the company in question and important compliance advice for trusted businesses that want to remain on the right side of the law. Derived from recent FTC cases, here are some key truth-in-advertising principles for all companies to consider.

1. Evaluate ad claims from the consumer's point of view. Advertisers are responsible for all claims, express and implied, that reasonable consumers take from their ads. What's the difference between an express claim and an implied one? The claims a company intends to convey are relevant, of course, but what really matters to the FTC is the net impression left with consumers. And as advertisers know, ad copy is just one part of that net impression. Visuals, sounds, product demonstrations, disclosures, testimonials, and even the information an advertiser doesn't reveal may be relevant, too.

2. Have sound science to back up objective product claims. As a starting point, advertisers must have at least the level of support they claim to have. For example, if a company says that its product promises a specific effect, that evidence must be in hand before running the ad. Or the FTC law requires that companies have a reasonable basis for both express and implied claims. One critical criterion is the kind of substantiation experts in the field believe is reasonable. Does the testing follow established standards in the field? Was the tested product the same as what's being sold?

3. Don't use endorsements to convey claims you can't otherwise prove. Most companies understand that endorsements must reflect the honest opinion of the endorser. In other words, endorsements from satisfied customers aren't a substitute for objective proof.

4. If a disclosure is necessary to prevent deception, it must be clear and conspicuous in an easy-to-read font, in a shade that stands out against the background, and close to the claim it modifies. Preferably, in both audio and video.

How do trusted companies avoid these advertising pitfalls?



They don't cherry-pick atypical testimonials, and they don't rely on ineffective "your results may vary" disclaimers.



They communicate with consumers in clear, easy-to-understand language. If the advertised results apply only in certain circumstances, they're careful to qualify their claims. In other words, they clearly state important limitations or conditions.



They avoid proof goofs. By evaluating the science with an objective eye and crafting their ad claims accordingly.



They apply the same established truth-in-advertising standards in social media, taking particular care to monitor what others are doing on their behalf. The recently revised publication, The FTC's endorsement Guides: What People are Asking (<http://bit.ly/2f61tEx>) specifically addresses questions marketers have about the use of social media.



If the disclosure of information is necessary to prevent deception, they use the same techniques that are the hallmarks of effective advertising: clear wording, big print, and eye-catching visuals. An FTC publication called .com Disclosures: How to Make Effective Disclosures in Digital Advertising (<http://bit.ly/2f61Hvq>) is a helpful resource for mobile marketers.

As marketing migrates to smartphones, advertisers are faced with the challenge of designing disclosures for smaller screens. But even as the technology changes, the underlying truth-in-advertising principle remains the same: Disclosures must be clear and conspicuous. If they can't do that, they can't use that platform to disseminate ads that require disclosures.



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BBB and Senior Life of Alabama Team up Each Month to Highlight Scams

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SENIOR LIFE OF ALABAMA



Top Scams for Targeting Seniors



From your BBB serving Central & South Alabama

Lottery and Sweepstakes Scams - You receive a check and letter announcing you have won a large sum of money. The letter tells you to deposit the check and wire funds in the same amount to cover fees, insurance and taxes. Ultimately, the check is counterfeit and the money you send is lost.

Avoid wiring money to someone who awards you with something too good to be true, and never pay money to accept a prize.

Medical Alert Scam - You receive a call from someone claiming to be with Medicare or another government office. The caller will ask for personal information, such as Medicare, Medicaid, Social Security, bank account or credit card numbers. You might be given any number of reasons to provide this information, including that they are issuing new cards, an error needs to be fixed or that your information needs to be updated.

Medicare will never call and ask you for personal information. Use caution when asked to provide personal information over the phone.

Grandparent Scam - You receive a call from someone claiming to be your grandchild. The caller often claims to have gotten into a predicament in a different state, and asks you to wire money to them to post bail or pay for damages. The money ultimately goes to a scam artist, and you are out possibly thousands of dollars. BBB warns that the scam artist may use social media to lace the conversation with correct references to other family members, increasing the credibility.

Verify that you are truly speaking with your grandchild by asking questions only they could answer, and contact your grandchild's parents to find out their whereabouts before trusting the caller.