

BBB® BULLETIN

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Serving Central & South Alabama

Make 2016 A Scam-Free New Year



INSIDE THIS ISSUE

Make 2016 A
Scam-Free
New Year

Scams to Share

Four Business
Tips

2015 statistics

Staff Photos in
Action

New Business

President's
Message

Great Actual
Customer
Review

Whether you are a business (or consumer of one), start the year off right by resolving to be protected from fraud or unethical marketplace practices! Scammers will always devise new cons and utilize old tricks that worked in the past. Your business can avoid becoming a victim by promising to uphold Better Business Bureau's top resolutions for a scam-free 2016:

Update passwords and computer programs:

Install anti-virus software on computers and check regularly for software and operating system updates and patches. Don't open attachments or click on links in emails unless from someone you trust. In addition, create strong passwords that contain at least one uppercase letter, number and symbol. Do not use the same password for multiple accounts.

Don't act immediately:

The majority of scams urge you to act immediately and encourage an emotional response. Avoid being greedy. A lot of scams appeal to our inner greed with promises of fast, easy money or something "free."

Read the fine print:

Become familiar with all associated terms and conditions. For example, the length of an offer or contract, how to opt-out of having your information shared with third parties and terms regarding payment and refunds.



Get everything in writing:

Never take a company or sales person's word as a binding agreement. Get verbal promises in writing to avoid miscommunication and misunderstandings between your expectations and what the company actually provides.

Never wire money to strangers:

Most scammers require payment by wire transfer, because once payment is made, it is virtually impossible to get back. Scammers know that paying by prepaid debit card is another untraceable way to steal money.

Dispose of sensitive documents and items properly:

Shred all hard copy documents that contain sensitive and/or financial information with a cross shredder before disposal. In addition, don't forget computers, cell phones and digital data need to be wiped clean internally, or hire a reputable company.

Sign up for the Do Not Call list and question phone calls from government agencies:

Visit donotcall.gov or call 1-888-382-1222. Pull your credit reports: Start the new year knowing your credit is in good standing and your credit report is accurate every 12 months. BBB reminds that AnnualCreditReport.com is the only authorized source for free annual credit reports under federal law.

Use BBB Scam Tracker:

BBB Scam Tracker lists scams for your area and allows for you to report scams to help prevent additional victims.

Source: BBB Pittsburgh

Share These Scams With Your Employees

If you hear of, or fall victim to, any scams like these, please take time to file a complaint or submit the information to BBB's Scam Tracker.

- **Phony invoices.**

Businesses receive fake invoices demanding payment for products or services never ordered or received. Look closely to see fine print that identifies the bill as an actual solicitation for business. Generally, the amount is small enough to not initially raise a red flag.

- **Directory Scams.**

The scammer may call the business claiming they want to update the company's online directory or state he is with the Yellow Pages. The business is later billed hundreds of dollars for listing services they didn't agree to or for ads they thought would be displayed in the Yellow Pages telephone book.

- **Stolen Identity.**

When it comes to stolen identity, the company doesn't necessarily lose money, but their reputation is potentially tarnished as angry customers (who were ripped off by the scammers) think the real company is responsible. The scammers may set up a fake website and "hijack" your company name and address. They may also use brand hijacking - the blatant copying and misuse of company logos and website content - to impersonate a business and deceive unsuspecting visitors.

- **Charity Pitches.**

Every year small businesses become victims of fraudulent or deceptive charitable solicitation schemes. Make sure to get a donation letter and check out the charity with BBB Wise Giving Alliance at give.org.

- **Phishing Scams.**

Phishing scams appear to be legitimate emails but are really fraudulent messages. When you click on the link you download a virus that captures information. Be cautious with unsolicited emails and don't click on links. Instead, hover over the link with a cursor to see the real address. Be sure the proper firewall and computer protection soft-ware is in place.

- **Office Supply Scams.**

Sometimes an advance call is made to find out what brand of supplies or equipment the business uses. On the return call, the caller claims to represent a reputable company with which the firm often does business. The caller may state that surplus merchandise is available at a reduced price due to a cancellation or over-order by another purchaser. Don't be fooled.

- **Coupon books.**

Small business operators are often approached to participate in coupon books to be sold to consumers. Problems occur if the coupon terms are changed to be more attractive, when the books are oversold or when distribution is outside the normal market area. Make sure the book is promoted by someone you trust and that the terms and conditions are spelled out.

- **Fax back scams.**

Businesses will receive an unsolicited fax, usually offering a great deal on a product or a trip. They often require a toll-free fax back be sent. Be careful. The high costs when you reply are often not disclosed, and you can be charged several dollars if you do fax back.

- **The vanity scam.**

A business is contacted about winning an award and then asked to pay the partial or full amount of the cost to receive the award. However, these are bogus organizations that often continue to charge the cardholder yearly "membership fees." Always research the organization offering the "award."

- **Business opportunities.**

Many small business owners are approached to invest in other business opportunities. Promoters may claim that the venture will increase customer traffic flow into the current business or that little effort is required to collect high profits. Before jumping into business collaboration, make sure you know the value of the product and its true costs. Remember to check out the business.

Four Business Tips for a Successful 2016 Year

Preparing your business this month is a smart way to draw in more customers and increase sales. Better Business Bureau serving Central and South Alabama provides these simple tips for making sure your business is on the right track.

Prepare your business for growth.

No matter what type of business you are in, you should always keep climbing to the top. This may be remodeling your store or seeking out a more efficient shipping method. Examine what needs improvement when operating your business. Now is the time to determine how to bridge gaps and remove constraints.

Keep your technology updated.

As technology advances, so should your knowledge about it. This could be setting up tutorials or signing your staff up for educational webinars.

Workers will learn at their own pace, and it will help get everyone on board with new technology features.

Motivate your staff.

No matter how great your product or services is, or how talented, innovative or committed you are, your business will only have ongoing success if you have a great team. Dedicate yourself to shaping the team that will help take your company to the next level. By placing the best people into leadership roles, this will help build a healthy and motivated work culture.

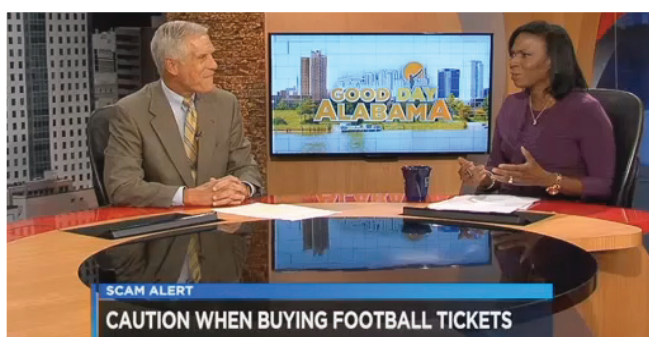
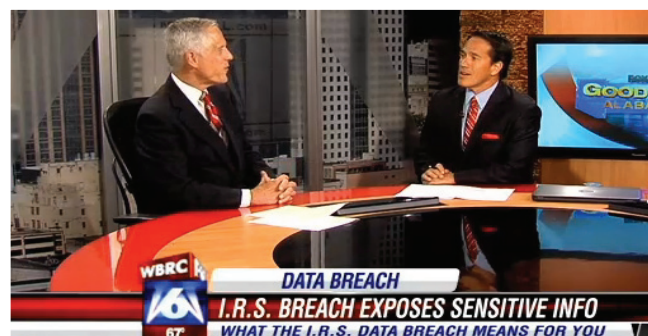


Revamp your social media sites.

This is an area where businesses may often fall short. This can be a great opportunity to reach key customers. With over a million Americans and counting using social media sites on a daily basis, it is important to always update them frequently. Some ideas can be sharing daily news about your industry or creating a weekly newsletter or blog.



BBB Informs the Public



Source: BBB Facebook Central and South Alabama

Start With Trust

2015 Central and South Alabama Statistics

Total Incidences of Service	1,268,474
Total Complaints Worked	6,925
Complaints - Accredited Businesses	1,677
Complaints - Non Accredited Businesses	5,248
Average Days to Close Complaints	21
Visists to Website	979,779
Web Pageviews	1,946,599
Total Accredited Businesses December 31, 2015	4,255
BBB Business Reviews Viewed	1,125,991
BBB Accredited Rosters Viewed	81,806
Published Customer Reviews	908



2015 Top 25 Businesses by Number of Inquiries

Roofing Contractors	41,575
Auto Dealers - Used Cars	36,199
Home Builders	29,614
Construction & Remodeling Services	27,578
Attorneys & Lawyers	24,192
Heating & Air Conditioning	22,809
Auto Dealers - New Cars	20,805
Auto Repair & Service	20,788
Plumbers	19,540
Collection Agencies	16,405
Contractors - General	16,059
Credit - Debt Consolidation Services	15,905
Auto Body Repair & Painting	14,754
Apartments	12,482
Movers	12,047
Pest Control Services	10,295
Electricians	9,997
Banks	9,748
Property Management	9,690
Real Estate	9,641
Tree Service	8,776
Insurance - Auto	7,961
Painting Contractors	7,831
Air Conditioning Contractors & Systems	7,587
Furniture - Retail	7,430

2015 Top 25 Businesses by Number of Complaints

Banks	279
Auto Dealers - New Cars	258
Publishers - Book	231
Insurance - Auto	194
Auto Dealers - Used Cars	144
Apartments	117
Collection Agencies	104
Furniture - Retail	93
Construction & Remodeling Services	72
Roofing Contractors	65
Auto Repair & Service	65
Clothing - Retail	59
Movers	56
Credit - Debt Consolidation Services	47
Real Estate	47
Consumer Finance & Loan Companies	41
Hotels	40
Property Management	40
Rubbish & Garbage Removal	39
Home Builders	36
Prepaid Debit/Credit Cards	33
Plumbers	31
Motels	27
Heating & Air Conditioning	25
Restaurants	25

BBB Welcomes New Businesses December 2015 - January 2016

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.

Anniston

Mattress Max Superstore

Bessemer

Bimmer Car Care, Inc.

Birmingham

Alabama the Beautiful Lawns, LLC

bluefrog Plumbing + Drain
of Birmingham

Cahaba Valley Plumbing, LLC

Davis Plumbing Co., Inc.

Dick Coffee Enterprises, LLC

DL Automotive, LLC

Driver's Way, Highway 280

Fountain of Youth Medical Spa, LLC

Frankly Speaking Communications, LLC

General Heating & Air, Inc.

General Services

Greguol Coatings & Remodeling, LLC

High Rise Realty

L J Construction

Mr. Electric of Birmingham

Sharp Integrated Physical Therapy &
Health Consulting

Starling Concrete Resurfacing, LLC

Vulcan Pain Management & Recovery

Watkins Cleaners of Homewood, Inc.

Windham's Tours, Inc.

Calera

Johnson Contract Solutions, LLC

Maldonado Remodeling

PODOS, Inc.

Cottondale

Houston Hydra-Steam, Inc.

Daphne

Golden Rule Senior Care, Inc.

PuroClean Property Damage
Restoration

Dothan

Garner Technologies, LLC

Ingram Memorial Company of
Dothan, Inc.

Kim and Associates, Inc.

Reginald A. Rhodes, P.C.

Timberline Homes of Dothan

Enterprise

Sawyer Law Firm, LLC

Fairhope

Embrace Home Loans

We Care Private Sitting, LLC

Foley

Foley Tire & Auto

Parker Kennels

Gadsden

America's Mattress

Ledford Roofing, LLC

Gardendale

Christmas Electric, Inc.

Greenville

SERVPRO of Greenville/Troy/

Andalusia

Gulf Shores

Harzo, Inc.

Sea-N-Suds Restaurant & Oyster Bar

Helena

Buck Creek Stained Glass, LLC

I Heat & Cool, Inc.

Hoover

All Surface Painting and Pressure

Washing, LLC

Prospect Mortgage

Hueytown

Deeper Life Daycare Center & Academy

Jasper

Deason Holdings, Inc.

Jasper Feed & Seed Supply

Leeds

SouthernDry

Southlawn, Inc.

Mobile

A & R Masonry

Antiques at the Loop, Inc.

Embrace Home Loans

Goram Air Conditioning Company, Inc.

Gulf Coast Exploreum Museum
of Science

Metal Roofing HeadQuarters

Mobile Site Collections, Inc.

PesTech Pest Control

Precision Door Service of Mobile

PuroClean Emergency Services

Royal Management Company, Inc.

Stacey Manor Assisted Living

Webb's Heating & Air Conditioning, LLC

Montgomery

Clements Financial, LLC

Exclusive Imports, LLC

Jennings Professional Home
Care Services

P T Customs Automotive Care, LLC

Snowbird Transportation

Northport

Northport Auto Supply Co., Inc.

Orange Beach

New Penn Financial

Oxford

Mattress Max

Pelham

Cross Heating & Air, LLC

James E. Heusser Agency, Inc.

KATS, Inc.

Outdoor Construction Services, LLC

Pell City

Lilly Designs: A Design Resource

Myrick Masonry

Rainbow City

Quality Custom Marble

Reform

Skelton Funeral Home, LLC

Robertsdale

Bye-Rite Trailer Sales & Fabrication

Saraland

Mobile Mechanical Services, Inc.

Pure Power, Inc.

Semmes

JMS Cabinets, LLC

Total Quality Landscape, LLC

Slocomb

Cannon Lawn Care, LLC

Sylacauga

Zen Windows Alabama

Trussville

Tri-Group Builders, LLC

Tuscaloosa

Townsquare Media

Tuscaloosa Fleet Service

Vestavia

Power Up Lighting & Electrical, LLC

Warrior

One Call Heating and Cooling, LLC

Webb

Tommy's Heating & Cooling
Services, LLC



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President's Message

It is very hard to believe we are well into 2016. My parents were correct; the older you get the faster time flies. So for those of you I have not run into...Happy New Year!

We begin this new year at your BBB full of anticipation for greater things to come. Plans are being laid for improved services to you, a revamped website (later in the year), better coverage of Alabama with awareness of our programs and services, and a continued passion for what we do here. It is truly our pleasure to serve you, the greater business community and the consumers of Alabama.

A quick look at our annual statistics on page 5 show that we continue to reach a sizable portion of the population in our state. With over 1.2 million instances of service, business and consumers alike are doing the smart thing; checking out a business with BBB before committing hard earned dollars. Almost a million eyes hit our web splash page and saw the sponsor ads that our Community Leader Sponsors provide (want to join that list? Contact Babs Harris in our Business Development Dept.)

Also note the Top 25 Business Inquiries and the Top 25 Business Complaints list. If you



are in any of those industries, you are in the right place with BBB. These lists are similar every year but there are always some variations. Most people are surprised that "Banks" top our complaint list every year. But that is due to two very large national banks being headquartered in Alabama, so we receive every complaint nationwide for these organizations, plus all the smaller banks in our service area. The number of complaints is remarkably low considering the number of consumers and transactions involved, and is reduced from last year.

New to the Top 25 Complaints list this year are restaurants and motels. I'm just guessing, but this may be due to 2015 being our first full year of operation with south Alabama data added in (we merged with BBB of South Alabama in 2014) and the tremendous number of eating

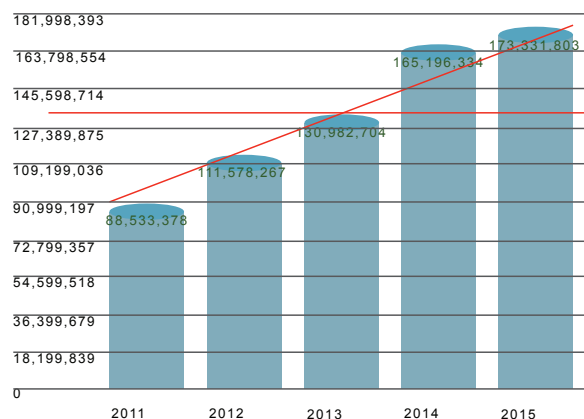
and lodging facilities along the coast. But that's just a guess. And even still, the number of complaints is very low.

Look, also, at page 2. Good tips for you to provide to your employees since we continue to field thousands of calls from Alabama consumers who have been taken by cyber thugs and other unscrupulous characters. Feel free to copy this page or call us for reprints. Your employees will thank you.

Hoping everyone has a safe and profitable year,

David Smitherman

BBB Inquiries over Time [More](#)





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David Thrasher
Director of Data Quality

Garet Smitherman
Director of Operations

Babs Harris
Director of Business Development

Ask Your Customers to Submit a Review.

Community Sponsors:



Another Great-Actual Customer Review

Feb 7, 2016

Last week we had a water pressure problem in our house. I looked on line and saw that Standard heating, air-conditioning, and plumbing was rated A+. I called their office. Matt C. came to the house the next day and made the repair within two hours. He was courteous, knowledgeable, and extremely professional. To say the least, I was pleasantly surprised with the service. I would recommend Matt, and Standard Heating, air conditioning, and plumbing to anyone who has a plumbing problem. Great experience and fast service.



Submit

a Review

This customer had a **POSITIVE** experience with this business.

This customer WOULD recommend the business to a friend, family member, neighbor or colleague.

by **Don D.** on Feb 7, 2016 | [Submit a Customer Review](#)

Was this review helpful to you?



Yes



No

Comment from the Business:

Thank so much for the nice review and compliments on Matt. We get a lot of compliments on Matt and we are pleased that you are happy with our service.

Tom K., President

by **Business** on Feb. 08, 2016

