BETTER BUSINESS BUREAU IN WESTERN MICHIGAN

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Winter 2023

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Excellence in Trust & Ethics

AWARDS BBB for Ethics.

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The start of a new year is a time to reflect on some of the outstanding accomplishments made by our Grand Rapids BBB Team in 2022. Over the past year we have continued to make our relationships with our Accredited Business a primary focus. It is a priority to meet with each new Accredited Business and conduct personal onboarding to ensure businesses are taking advantage of all their BBB Accreditation has to offer. Our Account Managers have met in person and virtually with more than 2400 Accredited Businesses this past year. It is a pleasure to meet our

local business leaders and learn more about what we can do to help our community thrive in these changing times. Our efforts have led to multiple national recognition awards for the programs and hard work we are doing for the communities we serve.

Diving into 2023, we are looking forward to continuing to broaden our outreach into the marketplace. BBB has thrived for over 111 years, bringing a voice to honest businesses against those that seek to harm consumers and the marketplace. We have a long standing history rooted in trust and confidence. As a BBB Accredited Business, you should take great pride in sharing your Accreditation with consumers. This achievement sets you apart from others. In today's time of E-commerce, and increased scams within the marketplace, having the BBB logo on all your platforms and marketing will show customers what you stand for, and that you are someone they want to do business with. Plus, by utilizing our additional free support systems, including Get A Quote and the Review App, you can easily connect with customers and increase sales.

We know that many people know the BBB as a place to file complaints. But we are so much more. One of our main goals in 2023 is to further educate consumers on how to avoid marketplace issues by finding and supporting trustworthy organizations such as yours. We want them to review BBB.org before making a decision. We know that when customers use our website to find a company, they are much more likely to choose a BBB Accredited Business. That is good for you, good for them and good for the marketplace.

Throughout 2023, one of our primary goals is utilizing Data Analytics to analyze how we can help our Accredited Business drive sales, and how to connect them with consumers in the marketplace. We are focused on making your Accreditation work for you. Highlighting the BBB logo in your place of business, website, social media platforms, and anywhere your brand logo is highlighted helps your business stand out. Being associated with the BBB Brand is something to be proud of. It represents quality, excellent customer service, integrity, and trust.

This year we hope you take advantage of the educational seminars we are working hard to bring to you. Topics include handling customer reviews and complaints, standing out online and much more. Plus, we are excited to be hosting our first annual golf event in September to support our educational programming for students and seniors. These programs, run by our BBB Educational Foundation, continue to bring valuable information and protection to our community. If you haven't taken advantage of communicating with your Account Manager yet regarding opportunities to host events, or sponsorships, please feel free to reach out to them for assistance.

We are looking forward to a very successful 2023. I want to share a personal thank you for your support of our Better Business Bureau. It is an honor to work with our local team and the communities we serve.

Lisa Frohnapfel President and CEO, Better Business Bureau



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BBB Vision

An ethical marketplace where buyers and sellers trust each other.

BBB Mission

To be the leaders in advancing marketplace trust.



Protecting Your Business from Fraud

A Q&A with Katey Morse, LMCU Treasury Management Officer

What kind of scams should businesses be aware of?

There are two types of scams that regularly target businesses. One is business email compromise, which is when your internal business email has been hacked. The fraudster can then intercept your emails and send emails impersonating you. Here's a scenario: The accounts payable specialist receives an email from the business owner saying the owner is in a meeting and needs them to send out a wire payment, even including the wire details. The fraudster may time their email to go out when the owner is in a meeting because they've gained access to see company calendars, adding legitimacy to the request. There is usually a sense of urgency from the "business owner" in order to pressure the employee to bypass their internal control procedures.

The other common type of scam is check fraud. We hear about individuals being scammed by receiving checks in the mail that they didn't expect to receive. Business owners should realize those fraudulent checks started somewhere, and that is almost always with business bank accounts. Keep in mind that each time you write a check, you are giving out your routing number and account number, leaving yourself open for both check and ACH fraud. Extra check stock should always be kept locked.

What can businesses do to minimize the possibility of being the victim of fraud?

Business owners need to be aware of the risks with scams and should have internal procedures in place to help mitigate risk. Reviewing their accounts daily, taking advantage of customized alerts offered by their financial institution, and using complex, unique passwords are easy steps that can go a long way. It's a good idea to use a locked mailbox and take advantage of any automation your financial institution can offer!

We encourage business owners to implement internal control procedures, such as following up with a phone call if a request comes in via email asking for money to be sent out. This is important even when you receive updated account instructions from a trusted vendor, as they could have been a victim of business email compromise. A quick one-minute call to ensure the request is legitimate could potentially save thousands of dollars and a big headache. The added steps are worth it.



How can financial institutions help businesses protect themselves?

Your financial institution should know your business well enough to be able to look out for you and make suggestions on what can help you avoid fraud. Do they know your norms and tendencies? For example, if you only send domestic wire transfers and an international wire comes through out of nowhere, will it be flagged?

Financial institutions have plenty of safeguards in place, but you also want your financial institution to offer additional tools that can help you sleep better at night. LMCU's Positive Pay is a solution that ensures checks and ACH payments clearing your account are ones you authorized. It makes sure the date, check number, and amount match, and also verifies the payee. If something doesn't seem right, you get a notification to decide if the transaction is legitimate or not. Using ACH to make payments instead of checks is a more secure way to collect and disburse funds, and has some additional efficiency benefits as a bonus.

Other questions to ask: Does your financial institution offer several ways to set up online access, including dual control and the ability to turn off features you won't be using, such as online bill pay? Do they offer tokens held in an app on your phone versus a hard token that is easier for someone to take?

I would strongly suggest business owners ask their financial institution what they have available to assist with their business banking needs. There may be solutions open to you that you haven't considered until now but prove to be very valuable to your business when a scam comes your way.

Katey Morse is a Treasury Management Officer at Lake Michigan Credit Union and can be reached at TreasuryManagement@LMCU.org or (833) 649-2106. Lake Michigan Credit Union is the proud sponsor of the Better Business Bureau's Scambusters program.

Your business moves fast. So do we.

LMCU is in the business of earning yours and keeping it. We'll be your trusted financial partner that helps you get things done and grow your business. Prioritizing our relationship with you means we can recommend customized banking, borrowing, treasury management, and insurance solutions that position you for success — now and going forward.

Call us today. It all starts with a simple conversation.

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celebrating excellence in Trust & Ethics

by Katie Grevious

The Better Business Bureau is proud to recognize the latest recipients of our annual Torch Awards for Ethics. Six local organizations were presented their awards during an event in November 2022 at the J.W. Marriott hotel in Grand Rapids. Held in conjunction with our partners at the Economic Club of Grand Rapids, the event was attended by the recipients, guests, and around 500 business and nonprofit leaders. The event is made possible by presenting sponsor Huntington Bank and a number of generous supporters, and recognizes organizations that operate with a dedication to Trust and Ethics.



Meet the winners of the 2022 BBB Torch Award for Ethics

A.Y.A. YOUTH COLLECTIVE

Building Trust is the Foundation to Success for Young People

It's a problem right in our backyard, yet we don't see it. Youth homelessness is real in Kent County. CEO Lauren VanKeulen says that's why A.Y.A. Youth Collective works so hard to provide resources and



spark confidence in those they serve.

"Every young person that walks into A.Y.A. has both extreme trauma and so much hope for their future," says VanKeulen. "Our goal is to really bridge those two things together by reducing barriers and supporting youth with the future they want in their lives." A.Y.A. Youth Collective helps nearly 500 young people a year with things from safe housing and basic needs, to document recovery for employment and education support. VanKeulen says receiving the 2022 BBB Torch Award for Ethics is the product of the employees who come to work every single day and are willing to invest in the lives of young people.

Workers at A.Y.A. Youth Collective spend months building trust to create safe conditions. The goal is to help make a full connection to hundreds of resources in the community that the young people may have initially been too scared or didn't feel safe accessing.

"We have hundreds of community partners that come into this space. The young people also have to trust those providers," VanKeulen says. "We can connect a young person to a nurse here, and if that youth then makes an appointment at a clinic outside of here, now they have a primary care provider. The trust that they place in A.Y.A. allows that full connection, and is vital to long term success and stability."

CLARE FAMILY FITNESS

We are Family, Not a Franchise

Clare Family Fitness is here for everybody, and every-body. It's a saying owner Kimberly Denton takes to heart when running her business. Denton, along with her employees, take pride in their diverse, kind and caring staff. They all share one mission; to make people feel



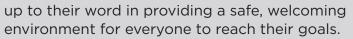
comfortable, capable, and important.

"While they are here they are safe, they are empowered," says Denton. "We are a community servant rather than a business."

Denton says the staff are people oriented with a heart to serve. She says many people coming into the gym are not only looking for fitness gains but also a sense of belonging and acceptance. Clare Family Fitness creates an environment of trust by meeting those expectations. Employees are also ready to help each individual customer grow in their own way.

"We're different because if anyone comes into the gym seeking something we don't currently provide, we are absolutely interested and willing to invest," Denton says.

Denton says winning the 2022 BBB Torch Award for Ethics shows the community Clare Family Fitness lives



COMPREHENSIVE THERAPY CENTER

Operating in a way that Exemplifies Trust and Ethics

Over the past 40 years, the mission has remained the same for Comprehensive Therapy Center in Grand Rapids. Students with learning differences can continue to receive the support they need year-round, regardless of economic status. Parents who have children with disabilities are under an enormous amount of stress. They can find a trustworthy partner with CTC for services like speech and language therapy, occupational therapy, and social and emotional support.

"Children are under higher and higher expectations all of the time," says Ellen Sawyer, Interim Executive Director of Comprehensive Therapy Center. "Children with learning differences are having a harder and harder time succeeding in schools, in community programs, and in all of the areas we expect them to. So our services give them an advantage in areas where they might not otherwise succeed."

Sawyer says what makes CTC different is their willingness to financially support families.

"Anybody with money can get services pretty much anywhere," says Sawyer. "We've always been about making sure kids who can't receive services from big names because



they're underinsured, don't have the financial resources or transportation, or know how to fight for those resources, still have an option to receive services."

Being a BBB Accredited charity and receiving the 2022 BBB Torch Award for Ethics shines a light on the hard work of those at CTC.

"This whole team works hard every day to make sure that we're operating in a way that we can all stand up and be proud of," Sawyer says. "For someone outside our organization to come along and say we see the hard work that you're doing, is just phenomenal."

CUSTOM COMPUTER COMPANY

A Company Built on Honesty and Friendship

When a computer crashes, or a system issue pops up, customers of Custom Computer Company aren't calling a faceless IT guy. They're calling their friend Michael. Owner Michael Reed started Custom Computer Company in 2015 to fill a need for IT services in Niles, Michigan, the area he



grew up in. Reed takes pride in those hometown connections and uses them to establish trust in his company and his workers.

"Being able to partner with these local companies, local restaurants, and provide this service is just wonderful," says Reed. "It's all people I grew up knowing, and knowing their kids, so we have this relationship. It's all friendship here."

The doors at Custom Computer Company are always open. Reed says he wanted to make sure residential customers can physically come in and have their IT services met, not hidden behind a screen.

"I feel like every IT company that opens nowadays has their doors locked, you can't go in. We really wanted to open it up and have people come in and use our services."

Custom Computer Company also doesn't require contracts with IT customers, which Reed says is possible because they build honest and trustworthy relationships with their clients. He says this allows them to be there when needed, but not billing them when they aren't needed.

Reed says winning the 2022 BBB Torch Award for Ethics highlights his team's dedication to honesty and transparency by going out of their way to always make things right with their customers.

FOUNDATION SYSTEMS OF MICHIGAN

Upholding Promises with Honesty and Integrity

Homeowners have to trust the people who come into their home to do work and repairs. That's why employees at Foundation Systems of Michigan take pride in the transparency they have with customers.

"We make sure the work we do is the work the homeowner needs and expects," says Jake Oakey, General Manager of FSM Grand Rapids. "We do lots of training to keep expectations high."

Extensive and up-to-date training isn't the only way FSM keeps their employees at the top of their game. It's the investment of time with each employee to make sure they feel equipped to serve the company's main mission. This strategy also reflects in the results for customers.

"If your employees are happy, then your customers will be happy as a result," says Oakey.

Oakey says FSM is very transparent with customers in the process and procedures of doing work in their home. Customers can feel confident they know what is happening



every step of the way. If something goes wrong, Oakey says they will make it right.

"We're going to do the right thing for you and if we do screw up, we're going to tell you and we will find the right way to fix the problem."

For Oakey and his team, winning the 2022 BBB Torch Award for Ethics says they genuinely care about doing the right thing for the homeowner.

ZHANG FINANCIAL

Put Clients Needs First, Empower Employees and Better Your Community

Putting others first. That is the foundation Zhang Financial was built on. CEO Lynn Chen-Zhang takes pride in the fact that they are a fee-only wealth management firm. She says removing the temptation of conflicts of interest of crossselling to clients to make more money, is what drives the company's success.

"When clients come to us and seek advice, they can rest assured that we will always put their interests first and we have no other agendas," says Chen-Zhang.

That's also why winning the

2022 BBB Torch Award for Ethics carries such a big weight for Chen-Zhang. She says they strive to be honest, trustworthy and exemplify integrity every day.

Their success goes beyond happy clients. Chen-Zhang admits she does have one agenda. It is to give employees the best opportunities and realize their highest potential. She says they have a high retention rate because employees feel their



responsibility is to the client, not the company.

"When you work for Zhang, you will always be able to look the client in the eye and say I'm giving you this advice because it's in your best interest," Chen-Zhang says.



It is also very important for Zhang Financial to give back. From older adults to pets, they want to help everyone in their community.

"If each company can do their best to help a community, then together our nation will be healthier and stronger and better," says Chen-Zhang. "We want to make sure the community is better because of us."

The Better Business Bureau would also like to congratulate this year's finalists for the Torch Awards for Ethics:

Affinity Mentoring, Catherine's Health Center, EverDry Waterproofing, Gold Coast Doulas, Gordon Water Systems, Grassroots Family Chiropractic, Lakeshore Home Builders Association, Newton Group Transfers, Resthaven and Wedgwood Christian Services

THANK YOU

To all who participated, nominated, and facilitated this year's BBB Torch Awards for Ethics. A special thank you to the Economic Club of Grand Rapids for their ongoing partnership with this annual event. Together, we can make Western Michigan the most trusted marketplace in America.

JUDGES

Bill Coderre- Junior Achievement Robert Freeman- Above Roofing Nick Hutcherson- Hutcherson Construction Andrea Owens- Hourglass Testing Solutions Abby Vandenberg- Maple Hill Auto Group Janet Zahn- Grand Rapids Climate Coalition



The Better Business Bureau would also like to thank our generous sponsors for their support, and for helping us build a trustworthy and ethical marketplace.



FOX MOTORS



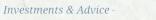


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CENTENNIAL SECURITIES









The importance of volunteers to nonprofits

By Jeannie Gregory

While the ravages of the COVID pandemic have seemed to ease, America is still facing staff shortages. Customers continue to see its effect with pared down hours for restaurants and businesses. There is also a decidedly longer wait time at Michigan restaurants due to a smaller staff. People have had to learn patience as they navigate the post-pandemic world.

Donations for nonprofits actually went up during the pandemic. According to Civic Champs in Spring 2022, "Recent polls from Gallup and CivicScience report

that donations are on the upswing. Eighty-one percent of Gallup respondents donated money to charitable organizations in 2021, an 8% increase from the year prior."

The pandemic hit area nonprofits hard due to the fact that many organizations perform face-to-face services for its clients. Not only did it reduce staff, but also the life blood of charities – its volunteers.

Volunteerism is a huge contribution to how nonprofits can attain their missions, as most are already operating on a tight budget. Add to the fact that a good portion of volunteer staff is generally part of the more aged population - who is at the greatest risk from COVID - one can understand why there was a shortage of volunteers when the pandemic was at its peak.

Civic Champs also found other interesting information. "Donations are on an upward trend, but is volunteerism also following that trend, also?" they wondered in a recent article. "Depends on who you ask," the article noted. "Gallup reports that volunteering is below pre-pandemic levels, at 56% of Americans reporting participation in volunteer activities. This is similar to levels faced during the Great Recession, over 10 years ago. On the flip side, CivicScience, finding similar levels of volunteerism in their respondents (49%), reports that volunteerism is actually exceeding prepandemic levels. In fact, 26% of their respondents say they volunteer every month or more."



Feeding America West Michigan, a BBB Accredited Charity, has found its footing again.

The nonprofit, which operates in Comstock Park, has an average of 20-30 volunteers a day. They help to process all the contributions of food, purchasing food to fill gaps, and to prepare food for distribution. This includes its Mobile Food Pantry and providing food to their network of partners.

It's a big job, but President and CEO Ken Estelle assures his league of volunteers can handle it. He points to the nonprofit's volunteer registration process and a training session for each shift that smooths the way.

"We could not provide the food we do today without our volunteers," shares Estelle. "Each hour of volunteer time can provide about 200 meals for neighbors in need. Our volunteers are the core of our ability to execute our mission."

To learn more about volunteering at Feeding America West Michigan, go to feedwm.org. Or, to find a list of BBB Accredited Charities you can help, go to www.bbb.org/local/0372/nonprofit/ for-donors/accredited-charities.

Global Financial Trust / GFT Wealth Strategies

Plan for Retirement with Confidence

by Katie Grevious

It is never too early to start planning your retirement. In fact, it has been said, in investing, it is better to be 10 years early than one day late. But where and when do you start? It can be so overwhelming. Grand Rapids financial advisory firm Global Financial Trust / GFT Wealth Strategies will act as your beacon of light in the fog of investing. The husband-wife duo of James and Amie Moran use their over 45 years of combined experience to take a common-sense approach to retirement and wealth management. While Global Financial Trust focuses on insured investment products and retirement income planning, the GFT Wealth Strategies division focuses on stocks, bonds, mutual funds, ETF's, REIT's, etc. Offering two separate divisions under the same roof allows for a much more complete and holistic approach to your investments and retirement plan. The separate companies allow the staff to have access to hundreds of the best and brightest resources in the business.

Global Financial Trust President and CEO James Moran says they strive to go above and beyond to stay one step ahead of your wants, needs and concerns, while keeping you informed and in control along the way. He says the family business is a representation of who they are and allows them to focus on the best interest of the client. They prefer to start with a complete financial and retirement plan, and then provide a level of service uncommon in the industry today. Both companies pride themselves on avoiding incentive programs so they can focus on helping the client reach their goals, not sell an incentivized product. They pride themselves on being financial planners, not financial sellers. But what really makes them stand out from the crowd is their spirit.

"We have a passion for what we do and consider it to be helping people," says Amie Moran, cofounder of GFT Wealth Strategies and Executive Vice President of Global Financial Trust. "We listen to who you are today, what your future goals are and help you become who you want to be."

Your relationship with your financial advisor is long term, which is why trust is so important. At Global Financial Trust they take pride in making sure clients are educated in their financial portfolio and feel confident in the decisions being made. Global Financial Trust does not prescribe to the, "where there is confusion there is money to be made, so just keep the client confused" mentality. Quite the contrary...

"We want you involved at whatever level you're comfortable," says James Moran, President & CEO of Global Financial Trust. "We encourage you to understand what's happening with your investments. Afterall, they're your investments, it's your retirement future and it should always be respected as such."



"Retirement Planning is like architecture; it must start with a solid foundation."



The Moran's believe in not only educating their clients but educating their community and giving back to it. The staff constantly educates themselves and is always evolving their resources to offer the right investment products to fit you. The Moran's also act as financial literacy educators for the Society of Financial Awareness (S.O.F.A) with the Greater Grand Rapids, Michigan Area Chapter. The national nonprofit organization provides free seminars to the public, with a mission to end financial illiteracy. Amie Moran says it's a way for them to give back to the community by using their experience to help others.

The Process

Whether you feel you have sufficient money to retire, are starting your investment portfolio, are still working, semi-retired or fully retired, it all starts with a plan. At Global Financial Trust / GFT Wealth Strategies, they provide a 3-step Retirement Planning System (RPS).

"You wouldn't build a house without blueprints, without a plan," says Moran. "So why do so many people start their retirement without one?"

At Global Financial Trust and GFT Wealth Strategies, the first step is to establish your risk tolerance, to determine who you are when it comes to your investments. Then they calculate your retirement income needs. Income is the outcome that will mean the most in retirement, you will need income, not if-come. This essentially is building your retirement foundation. The stronger the foundation, the stronger the retirement. Then they will examine your financial wants, needs and goals in order to develop your Retirement Planning System (RPS). Each plan is built to help you work with what you have and set realistic goals. But as Amie Moran says, you need to have flexibility in your retirement plan.

"Plans are built intentionally, but life doesn't fit neatly into a box," Moran says. "There will be times when we have to re-evaluate the plan as life changes."

"It is a proven biological and psychological fact, that when you have an actual Retirement Plan that you fully understand, and can count on, longevity and enjoyment go up and stress and anxiety go down. Most people have worked in excess of 90,000 hrs. to get to retirement. The



best advice I can give is have a plan and enjoy every moment of it!"

With 15 years of consecutive growth, a multitude of local and national awards, Global Financial Trust puts your retirement in trustworthy hands. They will give you confidence in your financial future with the warmth of a family-run business.

"We are proud of what we do every day for our clients," says James Moran. "More importantly, we are looking at what we're going to do tomorrow and beyond for them."

> Request your personalized Retirement Planning System (RPS) and secure your retirement today!!

616-956-9900 Invest@globalfinancialtrustinc.com

New Faces Join the BBB Board of Directors

The Better Business Bureau is welcoming five new members of the board of directors in 2023. These five were identified as potential members and approved by a vote of BBB accredited Businesses at the end of 2022. They can each serve up to two consecutive three-year terms on the board. They are filling the seats of board members whose terms have expired on the 20-member board. The BBB Board of Directors oversee the operation of the Better Business Bureau and Better Business Bureau Educational Foundation and help us serve the marketplace. We are proud to welcome the following new board members:

LYNN CHEN-ZHANG,

CEO of Zhang Financial

Why are you a supporter of the BBB?

While Google and Yelp Reviews do help consumers to provide some feedback on their experience with the



businesses, they can't replace the role of BBB, who does a lot more than just providing ratings.

Why did you agree to serve on the BBB Board of directors?

I believe in BBB's mission of advancing marketplace trust, and I think I can be a contributing member of the board with my business background and governance experience.

About Me:

I have lived in Portage, MI for more than 30 years. My husband and I have been married for 32 years, but technically we have been married for 64 years since we work together. We have two sons, and a Shih-Tzu who is the Chief Executive Pawfficer of our company.

DEREK STEELE,

Vice President of Customer Strategy at Meijer

Why are you a supporter of the BBB? Having a vibrant community of trustworthy businesses is part of what



makes West Michigan such a great place to live and work. The BBB plays an important role in upholding that standard and helping great businesses connect with customers.

Why did you agree to serve on the BBB Board of directors?

Meijer has a history of supporting the BBB and its activities in the community. I'm proud to be able to continue that support and partnership.

About Me:

I've lived in West Michigan almost my entire life and have spent the last 15 years living in Rockford with my wife and three kids. Outside of my career, I enjoy spending time golfing, spending time on the lakeshore and taking part in all the great outdoor activities Michigan has to offer.

MARCUS A. JACKSON,

Community & Economic Development Manager, VP at Fifth Third Bank

Why are you a supporter of the BBB?

The BBB is a trusted organization and symbol of good strong businesses. Through the educational

programs and various services they provide, they help make our business community strong!



Small business is truly the backbone of this country and the BBB plays such an important role in helping our small businesses and community as a whole, better. When the opportunity presented itself I was eager to apply and am proud to serve our great West Michigan Community.

About Me:

I am a proud Michigan native and WMU grad who loves to be with friends and family, travel the world, and find adventure!



SARAH B. RAYMOND,

Director of Marketing & Communications at DP Fox

Why are you a supporter of the BBB?

I appreciate what the BBB stands for in regard to building trust in the marketplace. Our



leadership team at DP Fox and Fox Motors have worked to redefine the automotive industry and I am 100% on board with creating an environment where all consumers and guests feel like they were put first, trusted the employee or organization, and walk away enjoying their experience.

Why did you agree to serve on the BBB Board of directors?

When the request arose to join, it seemed like a great opportunity. There are many businesses and organizations working to put people and their experience first so to be part of an organization that recognizes the individuals and teams will be rewarding for many.

About Me:

I have been with DP Fox and Fox Motors for over 15 years. My background covers a wide scope as I began in sales, layered in customer communication management, added websites and social media, then transitioned to advertising strategy for one of the divisions before working for the entire Fox Motors group. Four years ago, I was asked to launch an internal marketing team to ensure brand consistency and messaging, compliance, and efficiency in all markets. I currently oversee a team of eight that supports all Fox Motors and DP Fox Family Investment affiliates marketing and advertising needs.

I have called West Michigan home since 2005 and currently reside in Cascade with my husband and two children. In my spare time, I volunteer at Ada Bible as a Thrive coach and leader, run around as a parent uber for sports and dance, and enjoy time with friends and family.

I graduated from Ferris State University with a bachelors degree in public relations.

ANDREA OWENS,

Owner of HourGlass Testing Solutions

Why are you a supporter of the BBB?

The BBB stands for integrity, ethical practices, trustworthiness and honesty. It aligns with my values as an individual and my mission as a business owner.

Why did you agree to serve on the BBB Board of directors?

My goal is to build lasting relationships and to bring others into the awareness of the benefits of this organization. I'm ready to roll up my sleeves to enhance engagement with existing and new members.

About Me:

I am a passionate Christ follower, wife, mother, and grandmother. Family is important to me and I love spending as much time as I can with them laughing, watching movies and just being together. My enthusiasm as an educator, catalyst for safe, drug free communities and empowerment of other women business owners allows the opportunity to encourage, mentor and support others. I am grateful to be a part of change within the community I live in by serving on the Amplify GR neighborhood advisory committee in the Boston Square area here in Grand Rapids. I hope this work brings healthy outcomes, entrepreneurship, economic growth and world class education. HourGlass Testing Solutions has been BBB Accredited since 2018 and we are a proud winner of the BBB Torch award for Ethics in 2021.

In addition to the new board members, the BBB has a new executive committee that will lead the board this year. Those members are:

Chair – Rob Van Suilichem, EverDry Basement Waterproofing

Vice Chair - Michael Stapleton, Mercantile Bank

Treasurer - Shanna Reynolds, Crowe LLP

Secretary - Tina Kyger, CTI Mechanical

Member at Large – Jessica Ann Tyson, JA PR Group/Candied Yam

Immediate Past Chair – John Greko, Rehmann



Ways to Maintain a Successful Business in 2023

by Matt Feltner

Building a strong strategy for the future requires you to look both forward and backward. What went right for your business in 2022? What didn't go as well as you planned? What tactics can you abandon, and which others could be more effective with a little tweaking? Reassessing your strategies and making sure you have an emergency plan in place can mean smooth sailing for 2023.

Examine financials. The first step is to look at yearly financial reports to help reconfigure your annual budget. As many as half of all small businesses close within five years, and 38% of them cite monetary difficulty as the principal reason, according to Forbes. Thus, it's worth looking for incremental ways to save. In 1987, American Airlines CEO Robert Crandall eliminated one olive from every in-flight salad, and saved the company \$40,000.

Here are some ways to save without sacrificing growth:

Evaluate your vendor relationships. Consider what you're paying for utilities, supplies, logistics, and other necessities. If you feel loyal to your current providers, they may match a competitor's lower rate — if not, it could be time to switch.

Adjust your marketing strategy. Is your advertising effective? Are customers engaging with your social content? Did your ad spend result in an ideal return on investment? More direct styles of marketing may not only save money, but also foster more genuine customer interactions.

Get creative. If your lease permits, rent your space for events. Consider a membership program for your most devoted customers. Develop a set of perk benefits for generous donors. Lease equipment, or buy it used. Appeal to your customer base through crowdfunding. Outsource ad hoc tasks.

Look inward. The value of a positive workplace culture cannot be understated. A global study by the Society for Human Resource Management showed that in the post-pandemic landscape, what employees value most is honesty, adaptability, and empathy in an employer. Managerial training in the latter was particularly effective, often increasing job satisfaction and employee retention by 30%. Making sure your workers feel appreciated, supported, and vital to the mission of the workplace is tantamount to fair compensation and work-life balance. The combination of all these elements will help keep them from seeking greener pastures.



Look outward. When you have a choice among several similar products, you still choose your favorite brand, even if it costs a little more than the competition because you trust its quality, consistency, and reputation. This attribute is called brand equity. While it's a subjective metric, meaningful engagement with your target audience can boost yours.

Promote consistently. Don't wait for holidays to offer promotions. This could leave you lost in the shuffle. Assess your customer needs and build on your current successes.

Interact regularly on social media. Respond to your customer reviews. Create content that demonstrates your product in action. Contribute your expertise to online forums. It's not all about ads these types of efforts only cost you a little time and can enhance your brand's visibility and consumer trust.

Distribute an email newsletter. Depending on the size of your customer base, newsletter releases can occur 1-4 times monthly. Grow the subscriber list by offering something free with sign-up — a recipe, a coupon, a how-to document or video. A newsletter (or blog) not only humanizes your business, it also gives you opportunities to personalize customer interaction, share events & promotions, and demonstrate how you've supported your community.

Look forward. Preparing for a force majeure can feel futile, because natural disaster is inherently unpredictable — COVID-19 was a reminder of that. Still, there are steps you can take toward basic preparedness for what the environment may throw your way.

Have a response & recovery plan. Keep your employees, customers, equipment, and property safe. Have a group chat in an app like Slack or WhatsApp so you can reach your staff in mass rather than calling them individually. Ensure they know how to act in an emergency.

Back up your data. Having an off-site or cloud-based backup of your information is essential in the event your computer systems are damaged or stolen.

Understand your insurance. Keep in touch with your agent seasonally. Save invoices for repairs to any damage.

Get a plow service on speed-dial before there is a problem. Having an existing contract with a snowremoval service will save you the hassle on the morning those "few flakes" turn into a polar vortex. Make sure they're accredited by visiting bbb.org.

Warmer Weather Ahead: Prepare Your Lawn Now to Enjoy Later

by Katie Grevious

The grass is greener on the other side of the fence. That may be true if a neighbor is diligent about lawn care. Creating and maintaining a beautiful lawn and landscape is a year-round job. Western Michigan landscaping specialists have some tips to help navigate each season with ease.

From Winter to Spring

As spring approaches, home and property owners are looking out at brown lawns with hope of budding green in the near future. Creating and maintaining the luscious greenery may seem like a daunting task. Now is the time to start thinking about a backyard oasis, and set up a service for the spring and summer months.

"Right now is a good time to hire someone for regular maintenance," says Bill Pringle, owner of DeVries Landscape Management. "Things fill up really fast by spring. Reach out now and have an idea of what you are looking for."

Before heading outside to start preparing the lawn for spring, take a breath. Tyler Erhorn, Owner of Preferred Landscaping Services in Cedar Springs says relax and wait for winter to end. Homeowners need to be mindful of winter thaws.

"It's tempting to cut the grass too early," says Erhorn. "better for the lawn to wait until it is around 2 inches and the weather is consistently over 40 degrees."

Spring into Summer

When the weather is warm enough, be sure to give grass the TLC it deserves. Laying down fertilizer can make a big difference over the course of a year. Pringle says he sees homeowners watering their lawns at the wrong time, or not watering enough.

"We tell our customers to water an inch and a half per week, or about the amount of a tuna can," says Pringle. "Filling it every week will tell you you're getting enough water."

It's not just about how much water. Pringle also suggests to avoid watering the lawn at night, and instead opt for an early time in the day.

Fall into Winter

While there are some things property owners can do themselves, big projects are better left to the professionals. They often require a plan. Professionals will know what plants will thrive where. Because these projects take more time and planning, it is best to contact a landscaping professional in the fall, in order to enjoy it come spring.

"Lawn care seems to be one of those things that once you invest in a professional service it makes a huge difference in the look of your lawns," says Erhorn. "There can also be a significant difference in quality for any hardscape like retaining walls or patios."

As winter approaches, homeowners can lay the groundwork for a successful spring lawn. One of the biggest mistakes is letting leaves remain on the ground. The blanket can cause fungus and diseases that are detrimental to grass.

"One positive thing with leaves is to mulch them into the lawn," says Pringle. "It's a good organic material that fertilizes the grass."

Find a trustworthy landscaping company by visiting bbb.org and look for Accredited Businesses near you.



Economists Predict Positive Outlook for Construction Industry in 2023

By Katie Grevious

In the game of supply and demand, the construction industry has seen its fair share of ups and downs. Labor and supply chain issues have been popular topics for the industry in the last few years. Economists in Michigan predict 2023 will be a successful year for those businesses, even with looming challenges it continues to combat.

The demand for housing is still going to be fairly high, according to Brian Pittelko, senior research analyst at the W.E. Upjohn Institute for Employment Research in Kalamazoo. But, that doesn't necessarily mean a boom in business.

"Some of the problems that they were facing in 2022, including material shortages, labor shortages, are going to remain," says Pittelko. "Interest rates could also continue to rise, so the question is whether or not those things will constrain what the market wants."

Labor is slowly increasing in the construction industry. According to the University of Michigan's 2023 economic forecast for the state, employment in bluecollar industries (including construction) is expected to continue to grow, but at a slower pace than in 2022. UM's forecast says these industries are at their prepandemic employment levels.

Labor supply is also a long-term constraint on the construction industry. The W.E. Upjohn Institute for Employment Research advocates for an increase in skilled trades, like construction. While there are many skilled trades programs at schools and local ISDs, they often have limited spots available. The lack of awareness of these programs also keeps younger people from pursuing trade jobs.

30 year fixed mortgage rates have recently fallen slightly in the U.S. according to research from the Federal Reserve Bank of St. Louis. They are still higher than they have been over the past 15 years or so, and well below the double-digit peaks we saw in the 1980's. Pittelko says the current rate is keeping the market down, and



keeping certain people out of the market altogether. He says those locked into low interest rates may be hesitant to sell, because they would have to take in a considerably higher interest rate on a new home. This attitude is creating a limited supply and a push for new construction.

"In the Kalamazoo market last year, there were sort of historic lows in sale inventory," says Pittelko. "This drives up the price for existing houses and puts more pressure on builders for new construction."

There is also a higher demand for builds in urban markets. The demand for housing in cities already builtout like Kalamazoo and Grand Rapids require more apartment and condo buildings. UM researchers suggest that while interest rates are higher than what we are used to, a backlog of demand for housing will keep the residential construction industry working in 2023.

The national inflation rate is also slowly declining, giving people a little bit more wiggle room financially. UM's economic forecast suggests inflation will continue to decline, but insists there will not be deflation. The report says consumers should expect most prices to remain well above pre-pandemic levels.

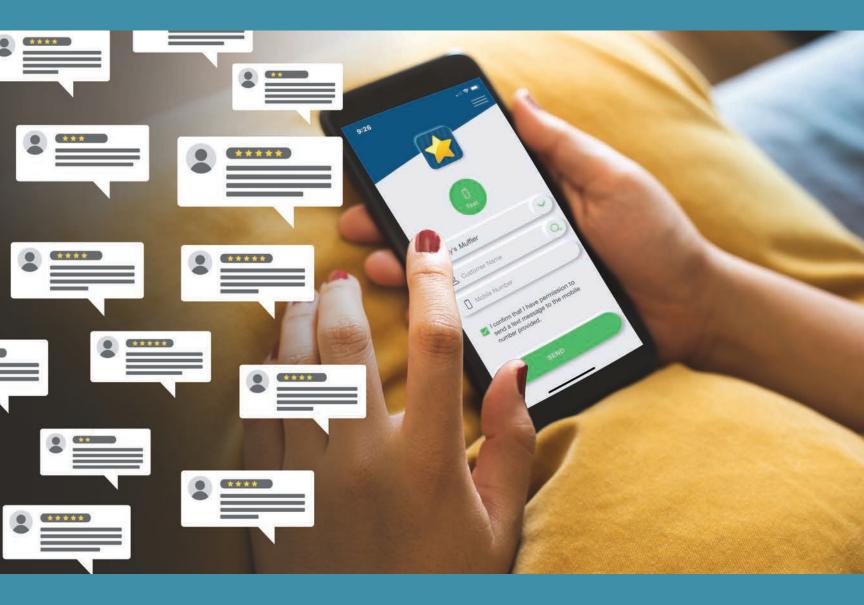
As consumer demand remains high for housing, so will the demand for new builds. This means plenty of work

> in Michigan for the construction industry. Pair that with some labor growth, and the industry will be able to face any challenges 2023 may bring.





What are Customers Saying About Your Business?



Don't just hope they leave you a review, help them do it!

Ask your BBB Account Manager about the FREE Review Solution App

REWARDED FOR EXCELLENCE

By Troy Baker

2022 was a big year for your Better Business Bureau. Changes and advancements made in West Michigan the past couple years were recognized by the International Association of Better Business Bureaus. The BBB in Western Michigan received multiple awards and honors for the work we do to serve our community and organizations such as yours. These include:

The Marshall A. Mott Award is presented annually to the BBB, who the judges deem to have the most effective and excellent overall external communications program reaching consumers and businesses. This included: Revamped programs in Western Michigan to help businesses resolve and close complaints; A vastly improved social media presence that helps share the story of the BBB and our accredited businesses and charities; Nearly 200 in-person presentations to students, seniors and business groups; Scholarship presentations; Trade show outreach, anniversary celebrations and inperson visits to BBB accredited Businesses. These are just a few examples of the programs highlighted by this award. The programs were created to help connect with BBB Accredited Businesses, and will continue to grow as we work to better serve you and our community.

Best Investigations Award by the BBB for our investigation into Planetary Toys/Treasure Trove Toys. As the company began to rack up complaints from consumers, the BBB worked with a local news station and the Michigan Attorney General. Together the person behind the sites was identified and located. Following enforcement action by the Attorney General, customers were given refunds, the offending websites were taken down and the person responsible agreed to stop selling these items online for five years.

The **Charity Review Award** recognized the streamlined approach the BBB in Western Michigan has built to help local charities meet best practices. The free charity review program is based on 20 standards of charity accountability set forth by the Wise Giving Alliance. The free review can be daunting for some charities to complete. In order to streamline the process the BBB in Western Michigan created pre-review checklists for charities, letting them know what information to collect ahead of time. BBB also created a toolbox of sample policies



charities can modify and use to meet standards they may otherwise miss, such as privacy policies. Using an intern, the charity review team also pre-screened charity websites and provided a report letting them know some of the standards they already meet. This pre-screening cut down on some of the work required by the charity and made the 20 standards less daunting.

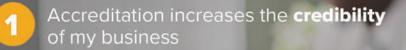
Your BBB was also recognized with a **New Business Award** which celebrates BBB's that are excelling at bringing on new BBB Accredited Businesses. Our Business Relations team works hard to vet local businesses and when they find organizations that initially appear to meet standards, invite them to apply for BBB Accreditation. The BBB in Western Michigan team was recognized as among the best in the system for their work in this regard. This award is a testament to their hard work, and to that of West Michigan businesses that show a commitment every day to Trust and Ethics.

We are proud of these awards and the teamwork that went into winning them. But we are also dedicated to growing these programs that directly serve our local businesses and community.



The Sign of a Better Business[™] Be a Top Business in Your Industry

We asked businesses how BBB® Accreditation impacts them. Here are their responses...



Accreditation shows **integrity** in our business practices

Accreditation builds consumers trust

Accreditation increases my visibility as a reputable business

Accreditation shows **we care** about our customers



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THE SIGN OF A BETTER BUSINESS

Business owners also said the BBB Accredited Business Seal shows they are...

- reputable
- trustworthy
- honest

Find out how BBB can help you. Visit **BBB.org/get-accredited**

The History Behind your BBB



By Troy Baker

Camuel Dobbs, who would go on to lead Coca-Cola, couldn't believe what his company's lawyer was arguing in an Atlanta courtroom; "All advertising is exaggerated. Nobody really believes it." Dobbs felt companies should do better. He, and other business and advertising leaders, would go on to create the "Ten Commandments of Advertising." These principals were incorporated in 1912 when the National Vigilance Committee, later named the Better Business Bureau, was formed in Dallas.

At its core, these vigilance committees were groups of local businesses across the country that were determined to combat fake advertising. Committees called out the "snake oil" salesmen and worked to increase consumer trust in local businesses. After 111 vears, vour Better Business Bureau remains a voice for honest businesses against those that seek to harm consumers and the marketplace.

office in the Association of Commerce Building on Lyon Street between Ionia and Division avenues in downtown Grand Rapids. The initial BBB board of directors was made up of five members of the local business community; John Hekman, Co-owner of Hekman Biscuit Company, Harry Taliaferro, President of American Seating, Armen Kurkjian of Oliver Machinery Company, Attorney Laurence W. Smith and Alex T. McFadyen of the Grand Rapids Chamber of Commerce.

The Grand Rapids BBB joined others across the country fighting dishonest advertising and offers. The BBB's Truth in Advertising Standards had just been established, and would be later used by the Federal Trade Commission in setting federal advertising rules. In the 20's and 30's much of the focus of the Better Business Bureau was on stock and investment schemes. During and following World War Two, the BBB took a leading role in combating scams targeting

The group founded in 1912 became the National

Association of Better Business Bureaus in 1921, and local vigilance committees and business groups across the country began to identify as Better Business Bureau offices.

Locally, the work of many of these vigilance committees were taken up by the local chambers of commerce. Many local chambers had committees that focused on advertising and business ethics. In 1937, the Grand Rapids Association of Commerce voted to spin their committee off, and officially created the Grand Rapids Better Business Bureau. The BBB was given an





Courtesy Grand Rapids History Center, Grand Rapids Public Library

soldiers, especially scams involving War Savings Bonds. The government also enlisted the BBB to help investigate charity appeals under the War Charities Act.

During this time the Better Business Bureau started doing more to help resolve marketplace complaints between consumers and businesses. In 1978 General Motors asked the Better Business Bureau to begin moderating disputes between GM and new car buyers. That led to the creation of the BBB Autoline program. Today the program works with a dozen new car manufacturers, and is the first step in many state's Lemon Law programs.

Over the years the idea of being a "member" of the Better Business Bureau has changed. Today, being a BBB Accredited Business is about more than being part of an organization your business may support. BBB Accreditation is something your business earns by living up to a set of standards, and operating in a way that demonstrates Trust and Ethics. While the BBB still reviews advertising for deception, that is just one small part of the BBB's work in the marketplace to help find and support trustworthy organizations, and help consumers avoid bad actors.

As an organization, the Better Business Bureau has been helping businesses and consumers for 111 years. Locally, we continue to expand our programs and benefits for business, as we all work to create a trustworthy marketplace we can all be proud of.



The demonstration shows it just won't pick up the dirt.

However, the salesman also has a marvelous new Whizzbang with him. "Sure, it will cost 5 times as much, but your beautiful rugs shouldn't be abused!" he says with feeling.

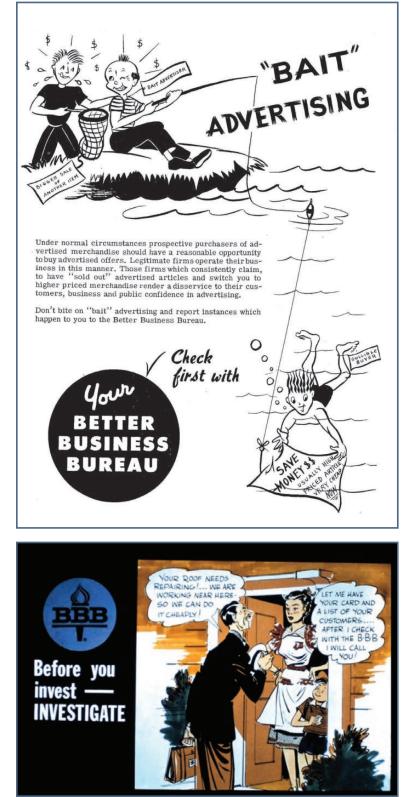
She has since learned that she was lured by "bait" advertising which was designed to attract attention to a cleaner the advertiser didn't want to sell. Meanwhile she has wasted some valuable time

BETTER BUSINESS BUREAU

Business Bureau Incorporates.

Articles of incorporation for a better business bureau in connection with the Association of Commerce have been filed with the county clerk. This step was authorized by the association's directors recently. Duties of such a bureau have been carried on for some time. Legz incorporation was decided on as a measure of caution in business operation.

December 9, 1937 Grand Rapids Press



How to build a loyal customer base

Create a Customer-First Mentality

With limited face-to-face interactions, it's important to step up your customer service game. Make time for your customers by maintaining transparency, communicating consistently, and answering questions.



Personalize Your Communication

A Segment survey found that 71 percent of consumers get frustrated by impersonal encounters by companies. Earn your customer loyalty by building and delivering an authentic, personalized experience.



Start a Community

With social media abundant, Entrepreneur recommends creating an online community that encourages customer engagement and usergenerated content, such as final product photos taken and shared by customers.



Respond to Reviews and Complaints

Whether it's a one-star rant or a five-star cheer, it's up to the business to respond positively and openly. Choosing to answer each review promptly and kindly can increase trust in your brand.



Honor Promises

Whether there are supply issues, price quotes, or unforeseen mistakes, work to keep the line of communication open with customers. By honoring promises and operating with transparency, you're building trust.



What business owners like about BBB

- Accredited Business status on BBB.org
 Use of the Accredited Business Seal
 BBB Customer Reviews
- 4 BBB Dispute Resolution

Wonder Of Wonders. The IRS Actually Listened.

New Reporting Requirements For Form 1099-K Are Postponed

An article from AIM Tax and Mortgage

What is Form 1099-K?

Form 1099-K is an information form typically provided to freelance or small business owners who receive payments of income from a client via a third party payment system such as Venmo, Paypal or Cash App, and is often considered to be selfemployment income.

What are the reporting requirements for Form 1099-K.

Originally the rules were as follows: These third party institutions were required to issue Form 1099-K when gross payments for goods and services exceeded \$20,000 and more than 200 transactions. That rule was set to expire at the end of 2021 and the new rule of gross income for goods and services was reduced to \$600 and any number of transactions was set to begin in 2022.

As a result of taxpayer confusion, lack of guidance, and the impact on the upcoming filing season, the IRS was urged to postpone the implementation of the new reporting requirements for Form 1099-K.

On December 23, 2022 the IRS announced that calendar year 2022 will be treated as a transitional year for the reduced reporting for the threshold of \$600. That means that the old rules of \$20,000 and 200 transactions remain in effect for 2022, and the new rules now take effect for tax year 2023.

It is important to note that this delay in the \$600 Form 1099-K reporting requirement does not change the rules regarding taxable income. The taxpayer must report all income on their tax return whether from electronic or non electronic sources regardless if they receive form 1099 or not.



The law is not intended to track personal transactions such as sharing the cost of a car ride or meal, birthdays, holiday gifts or paying a family member for a household bill.

It is up to the individual taxpayer to make sure to keep track of all transactions when using these third party institutions. Make sure to properly place them in their appropriate categories. Family and friends, gifts, business expenses, business income etc. Being prepared will help avoid the confusion and headaches when its time to file next year.

Inevitably, some taxpayers may receive a 1099-K for 2023 or even possibly for 2022 that includes the sale of personal items or reimbursements from family or friends. To ignore that by saying that it is not taxable would be a huge mistake. Not including these totals on the tax return will create a mismatch with what the IRS has received and will result in a letter from the IRS and an adjustment in the tax owed, plus penalty and interest being charged. In the event of that happening, contact your tax professional for how best to offset what was reported.

Michael L Skobrak is the Manager of Tax Services at AIM Tax and Mortgage, a BBB Accredited Business in Grand Rapids. He can be reached at 616-855-3300 x 2



Show and Tell: Trade shows play an important role in telling business stories

by Jeannie Gregory

It's no secret West Michigan has plenty to offer visitors and Experience Grand Rapids touts the attractions the popular city has to offer on its website. "From world-class attractions and outdoor recreation to nationally ranked food and craft beverage scenes – Grand Rapids, Michigan is filled with unexpected surprises."

But, how does one feature everything the area has to offer?

Enter ShowSpan, Inc., an A+ BBB Accredited business. ShowSpan, an event management company, oversees 14 trade shows a year.

ShowSpan was founded in 1945 by John D. "Jack" Loeks and has grown exponentially through the years. His first show was aptly named the West Michigan Sportland Boat Show and was extremely popular.

In the 70s his son John D. Loeks Jr. took the reins and saw plenty of opportunity for growth. So much growth that the company currently features 14 shows annually and oversees shows in Grand Rapids, Detroit and Lansing. ShowSpan even crosses state lines, overseeing a trade show in Milwaukee. John now serves as president of the company.

Grand Rapids not only offers a perfect setting for the events, but plenty of opportunity for shows. DeVos Place features a premier facility and trade shows are part of the schedule there, filling its exhibition halls with shows featuring a wide variety of products.

Senior Show Manager Carolyn Alt, who has been with ShowSpan for 25 years, has a specific focus that includes developing the concepts, selling the space to the right exhibitors, education programs, communication with all exhibitors and participants for a smooth and efficient experience, internal management of software and computer systems, and coordinating with two other teams of show producers to maintain an expected level of quality.



"John saw an opportunity to make what was more of a hobby into a business," shares Alt. "It started by creating a Sport Show out of a show that was more and more a Boat Show. Then they looked to the Detroit area taking over a foundering Boat. Sport & RV Show at the Silverdome, which grew so quickly it had to be divided into the Pontiac Silverdome Boat & Sport Show and the Pontiac Silverdome Camper, Travel & RV Show. The company then created the first Pontiac Silverdome Home & Garden Show and the Milwaukee Boat Show. Soon the company was adding the Grand Rapids Home & Garden Show, Lansing Home & Garden Show, Ultimate Fishing Show - Detroit, Outdoorama, Grand Rapids Cottage & Lakefront Living Show and Detroit Cottage & Lakefront Living Show."

Alt explains, "The key to all of the shows and relationships with exhibitors, patrons, advertising partners and building managers is a commitment to service first. If the show works for our partners, it will work for us."

"Each show has its own target audience," continues Alt. "They are the fans of the show's focus, RVers, homeowners, fishing or boating lovers, cottage owners, foodies and people that like to mingle with like-minded people."

Despite the uptick on online purchases in a technology-laden society, there is still a decided niche for trade shows.

"People still want to touch and feel new products and good relationships between vendors and consumers are really best created in face-to-face interactions," says Alt. "Internet transactions can be an important part of business, but for the industries we support face-to-face is still an essential part of business development. For new products and ventures you get immediate feedback from your prospects. Also, objections can be heard and dealt with. Most importantly, new relationships can be built in a very short time."

Alt shares helpful tips for exhibitors to experience optimum value when participating in a trade show.

"Plan, make sure everyone involved knows the plan, prepare, execute and follow up," she shares. "Let your personality shine through and make sure everyone that walks by your booth and doesn't talk with you can see easily who you are, what you do and why they should do business with you."

"Remember, setting up your booth is to create an experience that excites the potential and established patrons with the products and services," Alt continues. "There may be education and entertainment involved, but really the exhibitors are the stars."

Concludes Alt, "We love what we are doing and frankly, we think shows are fun."

ShowSpan is located at 2121 Celebration Dr. NE #425, Grand Rapids. For more information on upcoming shows, visit showspan.com or call (616) 447-2860.



Top 5 Reasons to Participate in a Trade Show

For **Exhibitors**

- 1) Be where your potential customers are looking
- 2) Introduce new products
- 3) Find new customers
- 4) Maintian relationships with old customers
- 5) See what the competition is doing

For Consumers

- 1) Enjoy yourself among people that enjoy the same activities
- Find new products and services and new businesses to supply them
- 3) Sometimes stock up on product that is only available at shows, like at Sport Shows
- 4) Learn something new about how to enjoy your chosen recreation or hobby
- 5) Find new solutions to problems you have encountered

WELCOME to the Newest Members of our BBB[®] Accredited Business Family

New BBB Accredited Businesses, added from 9/1/2022 to 12/31/2022

Den Ketelaar Plumbing, Inc., Comstock Park WhiteCap Junk Removal, Grandville Melman Express, LLC, Kalamazoo Transfer Tool Products, Grand Haven Absolute Floor Covering, Inc., Grand Rapids Grand Traverse Leisure, Traverse City Consumers Solar, LLC, Ludington Guardian Roofing, Traverse City Ulrich Lawn Maintenance, LLC, Hastings SWS Waste Services, Muskegon De Vries Tax Services. Dorr Ellen's Accounting And Tax Service, Cheboygan Niemi Accounting & Tax Services, Kalamazoo Benchmark Insurance Agency, LLC, Grand Rapids Southwest MI Goods, Battle Creek D & T Power LLC, Rockford North Pointe Co., Gaylord **Badgero Accounting & Tax Services, LLC,** Grand Rapids Primera Plastics, Zeeland Top Notch Heating, Cooling & Geothermal, Mancelona Holden Homescapes, LLC, Allegan Barrons State Tax LLC, Rockford Driven Collision, LLC, Lansing Floor Care Concepts, Wyoming R C Tree Service, Decatur Winkleblack Construction, Montague Hansma Agency, Grandville Club Solar, LLC, Kalamazoo 131 Homebuyers, Grand Rapids **Generator Supercenter of Grand Rapids,** Grand Rapids Treadstone Mortgage, Grand Rapids Zupin Crane LLC, Manistee All Purpose Exteriors, LLC, Niles Bullit Transport Services Inc., Grand Rapids Yoga for Health Education, Traverse City E-Tek Electric, Grand Haven Elite Pressure Washing Services LLC, Mattawar Lakeshore Exterior Cleaning, Hart Pressure New, Harbor Springs Load A Spud. Grand Rapids Simon, Inc., Woodland

Riley's Commercial Cleaning LLC, Norton Shores Schultz Architecture. Kalamazoo DRC Rentals, LLC, Gaylord West Michigan Handyman LLC, Kalamazoo Common Bond Mobile Bike Shop, Grand Rapids Dater Dentistry, Rockford Excelon Cleaning, Allegan Irons Real Estate, Inc., Irons T.J. Landscape Management, LLC, Dorr Turnkey 231, LLC, Baldwin Jesse Walthers Handyman Services, Holland Kris Kobylarz Heating & Cooling, LLC, Mt Pleasant Stellar Roof Repair, LLC, Wyoming West Michigan Home and Window. Grandville Harrison & Newman CPA PLLC, Clare Smith Home Repair MD, Holland Sun Lovers Tanning Salon, Fruitport Villarreal Integrity Professionals, LLC, Brohman Lava GR Auto Detailing LLC, Wyoming Worldwide Import Automotive, Traverse City Holmes & Wiseley, PC, Grand Rapids Better Way Designs, Zeeland **CBS Solar.** Copemish Travis Pest Control, Inc., Cedar Springs Base Yellow Credit Advisors, L.L.C., Grand Rapids Thompson Transport LLC, Grand Rapids Gipson Home Improvement, LLC, Grand Rapids Superior Trailer Maintenance, LLC, Marcellus Market Grid, Grand Rapids **Top Shelf Construction & Consulting LLC,** Caledonia Trierweiler Tree Service, Hastings Maplewood Trades Corp, Holland Belmont Dentistry, Belmont Centered Care of Michigan LLC, Lansing Marcusse Construction Company, Jenison Pipe Monster Plumbing, Holland Mike Anderson Construction, LLC, Bear Lake Mid Michigan Paint & Drywall, Vestaburg Van Valkenburg & Associates CPA, Grand Rapids

Padgett Business Services - Traverse City, Traverse City

Practical Pressure Washing, Caledonia Petersheim Concrete Construction, LLC, Lakeview Visible Platforms, Grand Rapids R J & K Sales, Walker Lucoden Residential L.L.C., Rockford Cascade Chiropractic Clinic, PC, Grand Rapids Anything And Everything Inc, Muskegon 21st Century Outreach, Battle Creek Innovative Medical Education, Grandville Muffler Man Store #18, Grand Rapids TMJ Taxes & Associates, Battle Creek CBD Store of Michigan, LLC, Fremont Joanna Lasser, Realtor, N Muskegon Justin K Meyers Builders, LLC, Norton Shores Mullin's Business Service, Schoolcraft Timothy J. Stoner Law Office PC, Grand Rapids

EGM, Grandville

Paws and Unwind Pet Resort, Grand Rapids Big K Construction, LLC, Ludington Pennington Clean, LLC, Traverse City Buckle In Driving Academy, LLC, Muskegon Kendra Ortega PLC, Holland Maids Of Michiana, LLC, Niles Corey Murphy & Harber P.C., Grand Rapids Davis Contractors, Potterville Drive My Way Driver Education, Traverse City Grandville Tax & Accounting, Inc., Grandville Montcalm Area Driving School, Stanton Oceana Driving School, LLC, Shelby Randall's Window Washing, LLC, Bridgman The Elder Law Firm, PC, Grand Rapids Veteran Roofing & Exteriors, LLC, Grand Rapids **Michigan Future Hybrid Construction** Company, LLC, Mackinaw City Alexander Accounting, LLC, Lansing G & C Carports of Michigan, Kent City Jeff VanHuis Real Estate, Holland D & D Exteriors, Fenwick All Season Experts, LLC, Mt Pleasant Gladstone Heating & Cooling, LLC, Saint Johns

Ideal Welding Solutions, Hudsonville KFG Dumpster Rentals, Battle Creek Traverse Tax & Accounting, Traverse City CBC's Fantastic Deals, Grand Rapids Lazer Line Fencing, LLC, Walkerville Sol Solar, Lansing MotorMax of GR, Grandville Lancaster-Decamp Insurance Agency, Portage Grassroots Collective, Battle Creek AutoMax of GR, Comstock Park MotorMax of Holland, Holland Elite Steel Builders, LLC, Kalkaska Mission Awards, Grawn Skyway Drone Imagery, Grand Rapids Top Tier Roofing LLC, Kalamazoo Wolff Builders, LLC, Grant Comfy Caregiving Services, Battle Creek Mitten Solar Consultants, LLC, Rockford Smoke A Thon Graphicz LLC, Battle Creek ARC Builders, Battle Creek Nap Industrial Group, Rockford Allen's Truck & Motorsports, Buckley Allen's Truck & Motorsports Service Center, Buckley Pro Care Builders. Coloma Smith & Johnson, Attorneys, PC, Traverse City Barry's Total Home Maintenance & Repairs, Petoskey Dynamics 1 Ventures, Grand Rapids Carrie's Cleaning Service, Marshall HP Home Solutions, LLC, Muskegon Signs 616. Grand Rapids The Campground Marketplace, Grand Rapids Craft Accounting Service, Inc., Dewitt Extra Wrench Home and Industrial Services, Bangor RS Post Frame LLC. Six Lakes **Christian Brothers Automotive - Cascade** Township, Grand Rapids Jennifer Gesik, Realtor, Ada S and J Quality Flooring LLC, Fowler Brown Brothers Tree Service, Battle Creek Boon's Tree Service. LLC. Ludington Dixon Engineering. Lake Odessa Graze Catering, Charlevoix Mean Cleaning Company, LLC, Grand Rapids Casault Commercial Cleaning, LLC, Coldwater **CBB Bookkeeping & Accounting Services,** Grand Rapids

Courtney and Hawkins Tree Service, Marshall Matt Coon Agency, Watervliet Page Wallpapering & Paint, Petoskey Supreme Duct Cleaning, LLC, Grand Rapids True Northern Professional Cleaning, Gaylord Mr. Stumpgrinder, Marshall Northern Michigan Elder Law, Charlevoix NBM Ventures, LLC, Petoskey T N T Tree Service and Stump Grinding, LLC, Rockford Wood Chucker's, Thompsonville Krystal Kleen Facility Services, LLC, Battle Creek Northern Accents Painting, Williamsburg **Kemp's Construction and Handyman Service** LLC, Hudsonville Marielo Puerta Law Offices, Grand Rapids Mickelson Construction, LLC, Montague Tonos Barber Style, Wyoming Bogan Developments LLC, Kalamazoo Cinderella Cleaners, LLC, Gaylord Complete Coatings, Boyne City Fred Haight Insurance Agency, Muir Ronau Tree Removal, LLC, Wellston BRiK Plumbing, LLC, Byron Center The Little Gym of Kalamazoo. Bellevue A & A Staffing Solutions, Wyoming Clare Family Fitness, Inc., Clare Elite Fitness North, Traverse City H & H Painting, Orleans Suarez Custom Construction LLC, Cassopolis Edwardsburg Fitness Co., Edwardsburg Woody's Tree & Stump Service, LLC, Muskegon Taxes At Tiffany's LLC, Allendale M J Flooring LLC. Grand Rapids TC Transportation, Kalamazoo The Cobblestone Farms, Kingsley Paint Life, LLC, Ludington Burton Meat Farm, Grand Rapids DMR Move and Recover, Grand Rapids Rebarkable Pet Care, Benton Harbor B & B Garage Doors and More LLP, Traverse Citv Cast Iron Kitchen, Manton Gramza's Garage, LLC, Greenville J. Morsman Tax and Accounting Solutions, Inc., Portage Tiny World Tours, Grand Rapids

Trinity Chiropractic, Grand Rapids Cast Iron Kitchen, Traverse City Cast Iron Kitchen, Cadillac AIC Insurance Services. Ada Beautiful Feet Dance Studio, Harbor Springs New Finish Painting Solutions, LLC, Grand Rapids Northern Property Management Company, LLC. Traverse Citv Shack Shine Grand Rapids, Middleville Arbanas Land Management, LLC, Wayland Midwest Land Services, LLC, Coopersville Advanced Chiropractic PLLC, Cadillac All Day Garage Door Services, LLC, Interlochen Bennington's Painting, LLC, Alanson Miros Tax Service LLC, Ada Zen Dens. Kalamazoo Cool Blends Painting, LLC, Plainwell Division 7 Building Contractors, Inc., Kalamazoo A & B Taxes LLC, Wyoming Dykhouse Construction Inc., Byron Center Holland Garage Doors, LLC, Springfield Jim Gray's Cottage Care, Inc., Petoskey Tax Lady Bay Shore LLC, Charlevoix B & Z Company, Benton Harbor Jave, Inc., Kingsley Sharpe Forestry Mulching, LLC, Petoskey Jakpot Tax Services LLC, Grand Rapids Pay The Bill's, LLC, Gaylord

Bonhomie Catering Services, Grand Rapids Daddy's Hands Custom Woodworking, Athens Monte Studios, Grand Rapids The Greenstein Group, Holland Legacy Professional Services, Grandville Moore & Company CPA, PC, New Buffalo Complete Auto Glass, Grand Rapids Farage Chiropractic, Grand Rapids Holistic Hands GR, Grand Rapids Building Smarter, LLC, Niles Stoney Creek Social Media, Portage ALS Property Associates, Inc., Galesburg The Sparrow House, Sturgis Bolt Painting Solutions, Petoskey

ACCREDITED CHARITIES

Baxter Community Center, Grand Rapids

Feeding America West Michigan, Comstock Park Wings of Hope Hospice, Allegan

YMCA of Greater Grand Rapids, Grand Rapids



FRESHFACES WINTER 2023 BUSINESSES:

Grand Traverse Leisure - Traverse City

Grand Traverse Leisure puts their focus on enjoying your home. The Traverse City Company sells and services Hot Tubs and Fireplaces. The company also has a wide selection of accessories to help get the most out of your spa or fireplace.

Extra Wrench Home and Industrial Service - Bangor

Extra Wrench Home and Industrial Services is a repair company that services both businesses and consumers. For businesses, the company provides maintenance and repair services for a wide array of machinery in industrial, commercial, and agricultural settings. For homeowners the company services major appliances, generators, lawn, garden, and orchard tractors and more.

Kris Kobylarz Heating And Cooling - Mt. Pleasant

Kris Kobylarz Heating and Cooling wants you to be comfortable in your home. Whether you need your heating and cooling system repaired or are looking for an upgrade, the company is available to handle your issue quickly and effectively.

CHARITIES:

Wings of Hope Hospice - Allegan

Wings of Hope Hospice provides care to people in the later stages of life and support through the grief experience for individuals and families. A 2018 BBB Torch Awards for Ethics recipient, Wings of Hope Hospice helps dying patients in the Allegan area, and their loved ones, through the end of life process.

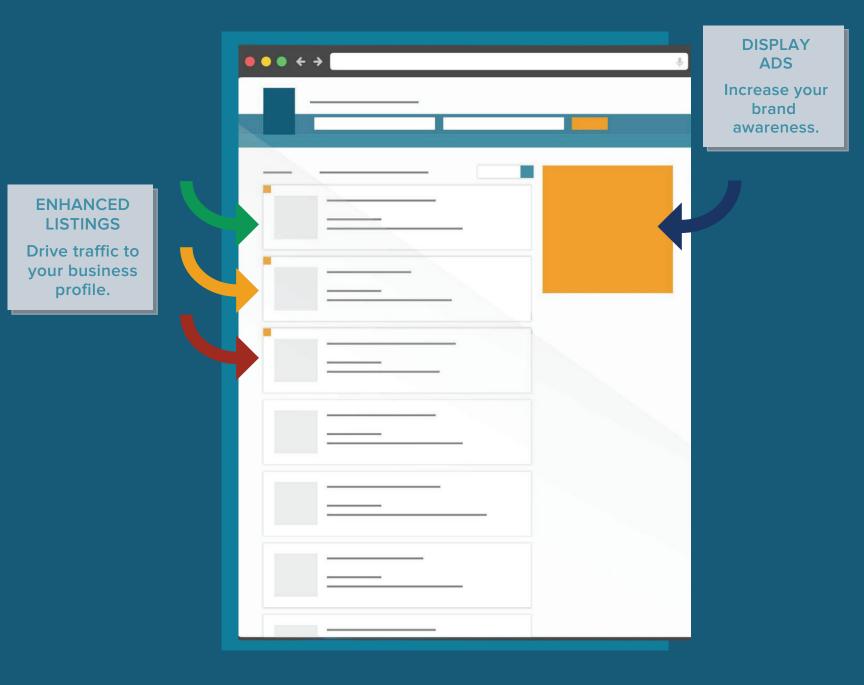
2023 BBB® Golf Outing September 21, 2023

Supporting programs that protect students and seniors from scams

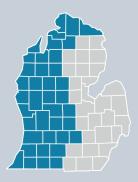
Start finding your foursome now! Event details coming soon BBB

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