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BEACON

Spring 2021

# Construction Field Builds Opportunities in 2021





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## A Word from Our CEO

The days are longer and warmer. Boats are going in the water and summer-only cars are hitting the roads. Nothing is going to stop us from accomplishing much-needed projects around our homes and cottages. It is a great time to be in business, particularly for BBB Accredited Business leaders and owners who are dedicated to Trust! The more consumers trust us, the more likely they are to do business with us.

Please don't let bad news or fears stop you from thinking about all the possibilities for growth that exist today. We should be very optimistic about the coming years for our economy and the success of many of our businesses. There are many positive signs pointing to a very healthy growth economy in the near future. Economic experts tell us there is great likelihood that positive economic and demographic trends will keep our economy growing:

- The recent legislation passed by Congress sending money and other economic benefits to 4 out of 5 American families, and they will spend that money.
- American households saved at least an additional \$1.6 trillion over the last year during the pandemic. These savings will fuel a boom in consumer spending once the economy is able to fully reopen.
- Our inflation risk remains low despite the increased debt and money that is being pumped into the economy.
- We produce output at home and transmit it to the rest of the economy electronically. That will increase productivity.
- Baby Boomers are now 57 to 77 years old, and are retiring at a rapid rate. Younger generations are realizing increases in their earning power. Workers should be able to get raises, and employers will invest in productivity-enhancing software and machinery.
- Will Millennials spend? The likelihood is that they will begin spending a lot more, buying houses and cars and everything else it takes to raise children. The rate of consumption spending soars for Americans in their 20s and 30s, and peaks around 50. Some of the best years for the American economy in recent generations were from 1983 to 2000, when the ultra-large baby boom generation was in that crucial high-spending period.

The stock market has been a steady upward trend. I'm guessing a significant reason for that is the trends mentioned above, and much more. An optimistic attitude allows us to see possibilities we might not see if we are closed in our thinking. Let's embrace the continual changes going on in our culture and look for the opportunities they present.

In Trust, Phil Catlett



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# TRUST LAB

by Jack Daley, Vice President of Sales and Marketing

It's known that trust is a vital component to managing a successful business. Every transaction; every engagement between you and your customers relies on building relationships based on trust.

The 99 BBBs in North America all work towards building that trust in the marketplace, providing resources to consumers and businesses alike to assist in meeting that goal. Accreditation, investigations, reviews and arbitrations are just a few of the services all BBBs offer.

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Our goal is for West Michigan to be the most trustworthy place in the US to do business.

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Here in West Michigan, we've taken it a step further. Our goal is for West Michigan to be the most trustworthy place in the US to do business. To help us achieve that, we launched the Trust Lab® initiative in 2019. Trust Lab® encompasses both qualitative and quantitative research that addresses

the discrepancies of trust between all marketplace stakeholders. Based upon this research, we are able to not only measure trust, but provide actionable ways to improve upon it.

Our ability to collect and analyze this data is enhanced by our partnerships with the Research and Development department at The International Association of Better Business Bureaus (IABBB) and the Calvin Center for Social Research in Grand Rapids.

This research and subsequent reporting focuses on regional (West Michigan) consumer and business sentiment of trust, but also drills down data by industry or even for a specific company (both internally or externally) or demographic.

One of our most recent company collaborations is with Quality Edge—a leading edge manufacturer of steel and aluminum products for home exteriors that works directly with contractors. “The BBB’s philosophy marries up with Quality Edge in their commitment to protecting consumers and working with companies



who are creating great quality experiences,” shared Katie Ostreko, VP of Sales & Marketing. “With Trust Lab®, Quality Edge was excited to be a part of the work around studying and building trust between consumers and companies. Currently the BBB and Quality Edge are studying the desires of homeowners working on

construction projects and perceptions of contractors to bridge the gap between perception and reality to improve the overall experience for consumers.”

Trust is imperative for organizational success, both externally and internally. Employees must have trust in each other—otherwise communication, teamwork and ultimately performance—suffer. Trust Lab® provides access to a tool that helps to measure and maintain high trust within companies—our Internal Trust Assessment. With ongoing surveys to measure internal trust and interpretive reports for review, this Assessment helps organizations know where they are and get to where they want to be. Plus, we work with a network of expert coaches that can support your business along this journey.

We are very excited about what the Trust Lab® has done so far, and look forward to continuing and expanding upon this resource in West Michigan. 🚀

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*BBB serving West Michigan would like to thank the sponsors of Trust Lab®. Their commitment and support for this program has been instrumental in our ability to launch Trust Lab® and impact Trust in the West Michigan marketplace.*



If you are interested in learning more about Trust Lab® please visit: [bbbtrustlab.org](http://bbbtrustlab.org) or call us at 616-419-3029.

# How to Handle NEGATIVE REVIEWS *in a* POSITIVE WAY

There are countless reasons a customer leaves a negative review, but one thing is for certain: if you aren't prepared to handle them, things can go south pretty quickly. Understanding how to respond to negative online reviews is critical. Here's some tips to help out:

## 1. Monitor Your Online Presence

Make sure you are paying attention to your online presence. Your first step is claiming online review platform profiles relevant for your business.

Here's how for a few of them:

**BBB.org:** Simply search for your business name on [BBB.org](https://www.bbb.org). If you find your business, click 'Claim' and follow the steps to verify your identity and take control of your listing. If you don't see your business, visit [bbb.org/get-listed](https://www.bbb.org/get-listed) to add it.

**Google My Business:** Visit [business.google.com/create](https://business.google.com/create) and follow the steps.

**Yelp:** Visit: <https://biz.yelp.com/> to claim or create your business listing.

Industry specific sites will have their own processes. Claim and monitor these as well if they are relevant to your business. When applicable, be sure to request notifications when a review is posted. Monitoring these sites allows you to be prompt and attentive to your customers and any concerns that arise.

*Please be aware that all the aforementioned sites are FREE to claim. Yelp and Google do have additional paid services and you may be contacted by sales reps to use them, but you DO NOT have to purchase anything in order to maintain your basic listings.*

## 2. Know When It's Best to Respond

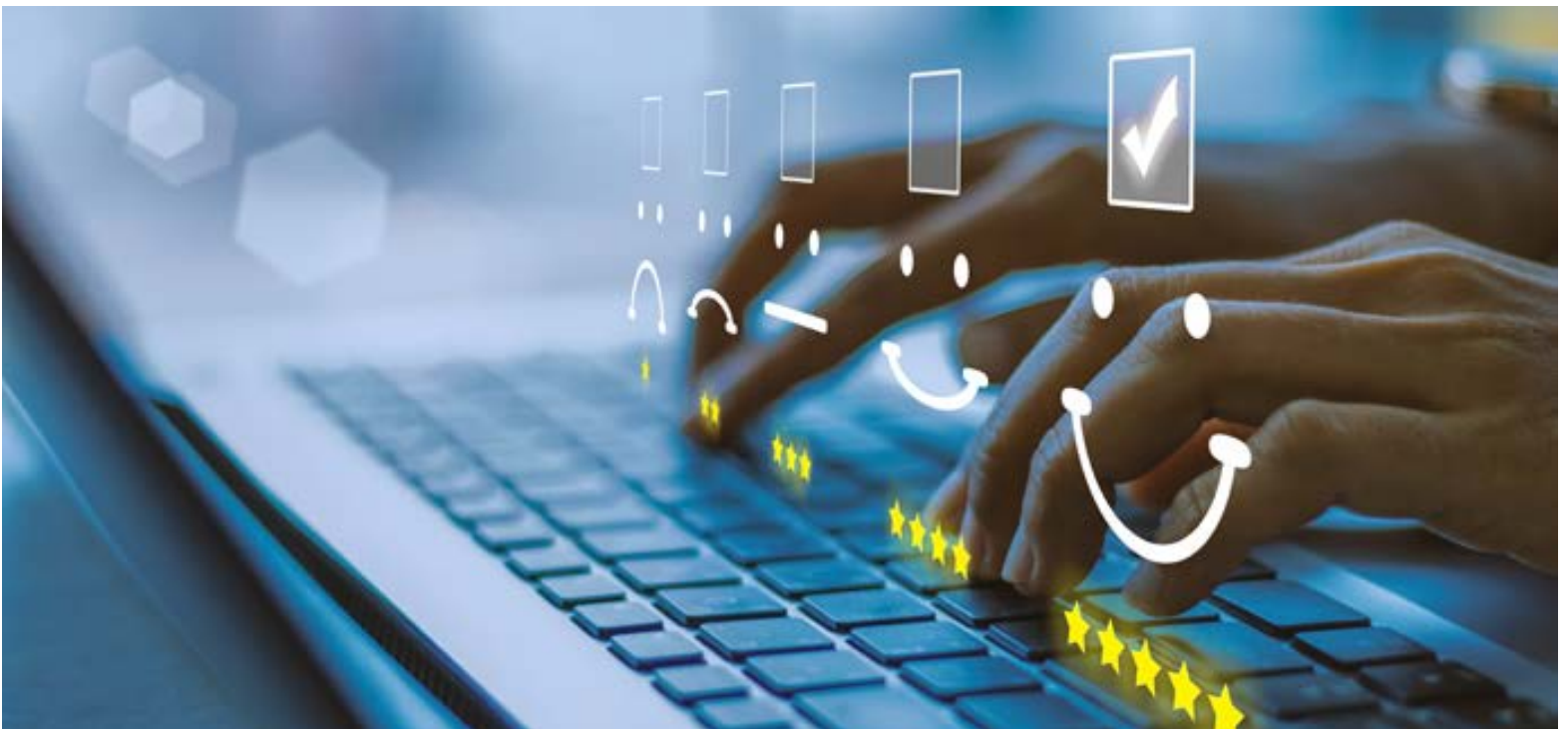
There is no hard and fast rule, but some research says 'yes', responding is important, for both positive and negative reviews.

*Harvard Business Review* conducted a study of TripAdvisor reviews for hotels. It saw that hotels who responded to reviews saw a 12% increase in the number that came in and a small increase in their rating on that platform. Why? This study concluded it had to do with people's natural aversion to conflict. If there was consistently a response to reviews, a consumer might be less inclined to leave a short or unsubstantiated comment in order to avoid a potentially uncomfortable interaction.

Bonus: This same study showed that while negative reviews did still appear for consistent responders, these were often longer, substantiated and full of constructive feedback that can be valuable for a business.

But, what if the review is left anonymously or is clearly over the top or nonsensical? While first instinct might be to respond in kind, take a moment and assess. If the review is essentially the online version of screaming in your face—what are the chances that any response, even a thoughtful one, will be well-received? It might be best to move on.





### 3. Respond with Tact

Responding to a review on-platform might not be the only avenue to consider. In some situations, a private response might be better. Whatever you do, do it with tact.

If you are able to recognize the interaction that an upset customer is referencing, it might be better to take a personal approach first and reach out directly. This could even turn a negative review into a positive one. (Consumers can alter their reviews after posting on numerous online platforms). If the situation is resolved satisfactorily this way, kindly ask if the customer would consider re-writing or responding to that negative review online.

When responding to a negative review online, personalize your response to the problem and be empathetic. You can also consider adding a sentence about how their experience is the opposite of the service you usually provide. Contrast the problem with your positives: *“I apologize for your experience with our business. We’re usually known for our superior execution and friendly staff, and I regret that we didn’t live up to our standards here.”*

Make an offer to correct the problem or to discuss it further, and include a name and contact info for a supervisor or management. No matter the issue, try to keep your response short and sweet—just a few sentences if possible. Writing a book in response to each negative review can come across as defensive and Too Long; Didn’t Read (TL;DR) for most.

Regardless of when and how you respond, pause and breathe first. Don’t respond in the heat of the moment, you might regret that later.

Online, your responses are not just for an individual, but for all the potential customers that are searching for your business. A 2018 consumer review survey by BrightLocal shows that 86% of consumers read reviews for local businesses. For those 18-34, that number stands at 95%.

This is important to consider, as 91% of 18-34 year olds trust online reviews as much as they trust word-of-mouth.

Bottom line, if consumer concerns are genuine, you should respond and respond in a manner that recognizes these concerns, just as you would in person. If a consumer simply wants to complain and engage in a virtual shouting match, don’t give into argumentative temptation and simply move on. You cannot control what other people do or say, but you can control how you react to it.

### 4. Online or Offline, Integrity Matters

Protecting your online reputation is part of protecting the reputation of your business. Extend the level of customer service and business integrity you exhibit in face-to-face interactions to your digital ones. Online is often the first contact and point of reference a potential new customer has with your business, so make it count. Your efforts and sincerity will be recognized and appreciated. 🙏

# HOW TO HANDLE *an* UNHAPPY CUSTOMER

by Stacy Ledesma, *Consumer Engagement Specialist*

This is the first in a series of articles you will see presented in both English and Spanish as part of a BBB partnership with the West Michigan Hispanic Chamber of Commerce.

A customer with a problem may be angry or irrational. Don't take it personally. Take control and be professional in all dealings with the public. Follow these steps to keep customers happy and keep them coming back.

## Respond Professionally

In short, this sentence means one thing: Solve the Problem. Apologize for the inconvenience and get on your way to resolving the problem. What matters to the customer is you are willing and able to handle the problem presented to you. Don't make the company look bad... make everyone look great by being productive and proactive. If a situation warrants further investigation or action, that is another matter, don't bring the customer into it.

## Sympathize

A customer with a complaint may be angry and can expect resistance. By sympathizing, you can defuse the situation. Statements, such as, "I understand how you feel," or "I can see how you are upset by this," are often great phrases. Acknowledge the customer's feelings without agreeing with his or her position. A friendly, open, non-defensive attitude lets the customer know how important he or she is to you.

## Apologize

Be sincere in expressing regrets the customer has been inconvenienced or disappointed. Now, state the company position. Ask questions to find out if the customer understands company policy. If adjustments are in order, make them quickly, and cheerfully. If no adjustment is due, explain the company policy to the customer. If the company is at fault, admit it quickly and show your willingness to correct the error. If the error is the customer's, allow them to save face. Remember, the purpose is to bring the customer back.



## Reassure

The customer has expected resistance and is afraid you'll do nothing about the problem. Fear must be eliminated before he or she can speak reasonably with you. For example, you might make statements, such as, "I am sure we can fix this for you," or "We'll do all we can."

## Get the Facts

People with complaints often generalize. They may start off saying everything was bad, when in fact, only part of the transaction may have caused the problem. Ask questions, listen without interruption or argument, restate your understanding by paraphrasing what you just heard. See the customer's point of view.

## Rebuild Your Reputation

After apology, remind the customer that your company successfully deals with hundreds (thousands) of customers every year. Remind them you have built a good reputation based on service and dedication to your customers. Let them know you appreciate them and are able to correct the problem.

## Thank the Customer

Make the customer feel good. Be sure you take the opportunity to thank them for the constructive criticism and remind them you value their business.

## Be Sincere and SMILE



# CÓMO AYUDAR a un CLIENTE INFELIZ

por Stacy Ledesma, *Especialista el compromiso del consumidor*

Este es el primero de una serie de artículos que verá presentados en inglés y español como parte de una asociación de BBB con West Michigan Hispanic Chamber of Commerce.

Un cliente con un problema puede estar enojado o irracional. No se lo tome personalmente. Tome el control y sea profesional en todas las relaciones con el público. Siga estos pasos para mantener contentos a los clientes y mantenerlos regresando.

## Responder profesionalmente

En resumen, esta frase significa una cosa - resolver el problema. Disculpe las molestias y póngase en camino para resolver el problema. Lo que importa al cliente es que usted está dispuesto y es capaz de manejar el problema que se le presenta. No haga que la empresa se vea mal... Haga que todos tengan un aspecto excelente siendo productivos y proactivos. Si una situación justifica una investigación o acción adicional, es otro asunto, no lleve al cliente a ella.

## Compadecerse

Un cliente con una queja puede estar enojado y puede esperar resistencia. Simpatizando, puedes desactivar la situación. Las declaraciones, como “entiendo cómo te sientes” o “Puedo ver cómo te molesta esto”, a menudo son frases estupendas. Reconozca los sentimientos del cliente sin estar de acuerdo con su posición. Una actitud amistosa, abierta y no defensiva permite al cliente saber lo importante que es para usted.

## Disculpase

Sea sincero al expresar su pesar por que el cliente ha sido incomodado o decepcionado. Ahora, indique la posición de la empresa. Haga preguntas para averiguar si el cliente entiende la política de la empresa. Si los ajustes están en orden, los hacen rápidamente, y alegremente. Si no se debe realizar ningún ajuste, explique la política de la empresa al cliente. Si la empresa tiene la culpa, admítelo rápidamente y muestre su disposición para corregir el error. Si el error es del cliente, deje que se guarde la cara. Recuerde, el propósito es traer de vuelta al cliente. Asegurar



## Asegurar

El cliente ha esperado resistencia y teme que no haga nada sobre el problema. El miedo debe ser eliminado antes de que él o ella pueda hablar razonablemente con usted. Por ejemplo, podría hacer declaraciones, como “Estoy seguro de que podemos arreglarlo por usted” o “haremos todo lo que podamos”.

## Obtener Los Datos

Las personas con quejas a menudo generalizan. Pueden empezar diciendo que todo era malo, cuando de hecho, sólo una parte de la transacción puede haber causado el problema. Haga preguntas, escuche sin interrupción o discusión, reatienda su entendimiento parafraseando lo que acaba de escuchar. Vea el punto de vista del cliente.

## Reconstruya Su Reputación

Después de disculpase, recuerde al cliente que su empresa trata con éxito con cientos (miles) de clientes cada año. Recuérdeles que ha construido una buena reputación basada en el servicio y la dedicación a sus clientes. Hágalos saber que usted los aprecia y es capaz de corregir el problema.

## Gracias al cliente

Haz que el cliente se sienta bien. Asegúrese de aprovechar la oportunidad para agradecerles la crítica constructiva y recordarles que valoran su negocio.

## Sé Sincero y SONRÍE



# THE BALLPARK *is for* MORE THAN BASEBALL

*Courtesy of* **West Michigan Whitecaps and Traverse City Pit Spitters**

**B**aseball is back. This year the West Michigan Whitecaps and the Traverse City Pit Spitters have a season full of games scheduled. After a tough 2020, a lot of fans are looking forward to the games, food and drinks that make that baseball atmosphere so special. But the ballpark has a lot more to offer than baseball games. It could be the perfect place for your next company outing or group event.

“We have the outdoor space to accommodate several types of events and do it safely,” says Alanna Klomp, CMM, CMP. She serves as Corporate Event Sales Manager for the West Michigan Whitecaps. “A lot of people don’t realize we host more non-baseball events in a given year than we have Whitecaps home games.”

“Our goal is to make this a facility that helps with the quality of life,” says Mickey Graham, General Manager of the Traverse City Pit Spitters. “Another reason Northern Michigan is a great place to live. We want people to think of Turtle Creek Stadium as an entertainment destination. Whether it’s baseball, concerts or events large and small.”

Both teams are BBB Accredited businesses, and are working to make sure both LMCU Ballpark and Turtle Creek Stadium are active parts of the local community. And there are a lot of ways the community can take advantage of the location and services that are available.



## **An Ideal Space for Events of All Sizes**

The beauty of using the ballpark is that it has a variety of spaces that can be used for events large and small. It is more than a great place to spend time when the weather is nice. Both ballparks feature indoor and outdoor areas that can handle most any event. For instance, both ballparks feature large parking lots, which can be used for more than just parking.

“From carnival rides to a drive-in gala fundraiser, our parking lots offer safe, open spaces for a variety of events,” Klomp added.





The field can be used for a lot of different activities, including kickball, softball, batting practice and other games. “We have a lot of experience running different promotions, and our team can set up a lot of different games on the field. The games we play during baseball games can be set up for your event,” says Graham. “The spaces are also great for events like graduations or sports tournaments. With so much green space, the possibilities are endless.”

LMCU Ballpark features a large video screen groups can use (presented in partnership with Milk Means More). The Whitecaps have seen success with their “Moovies from the Mound” which opens the park to the community to watch a movie from the field. But private groups and businesses can hold their own movie nights as well.

At both parks, your event can use the concourse for food and other activities, and the large seating capacity is great for socially-distanced meetings.

As space and state regulations allow, both LMCU Ballpark and Turtle Creek Stadium also have indoor facilities that can be rented. The park in Traverse City offers a suite with a brand new bar area that is perfect for meetings, and the Pit Spitters Performance Center can host up to 50 people for events, meetings or for games and batting practice.

LMCU Ballpark offers suites as well, and the Pepsi Stadium Club, which offers a lot of indoor space for groups and meetings.

## Your Event Partner

Just as important as having the right space for your event, is the team that is on hand to help you plan, organize and run everything.

“You get our entire team when you rent the facility,” says Graham. “We can set up games and run fireworks. We have relationships with local vendors for things like bounce houses and tables. You won’t have to do that stuff on your own, we can help you with the planning.”

The same is true for LMCU Ballpark. “There is a level of customer service that people have come to expect with the Whitecaps,” says Klomp. “That extends into any other event at the facility. All of our employees want each guest to have a positive experience when they come to the ballpark.”

And that is the goal, to make sure everyone who comes to the ballpark enjoys themselves. With the right space and the team of experts that come with it, the Ballpark has a lot of options for your next company or group event. 🍷



## LMCU Ballpark

**Location:** Comstock Park

**Capacity:** 8,942

**Available Facilities:** Entire stadium (including field), Parking Lot, Suites, Pepsi Stadium Club

**To learn more, contact:**  
[LMCUBallpark.com](http://LMCUBallpark.com) or email at [events@whitecapsbaseball.com](mailto:events@whitecapsbaseball.com)

## Turtle Creek Stadium

**Location:** Traverse City

**Capacity:** 5,500

**Available Facilities:** Entire stadium with all Turf Field, Parking Lot, Suites, Pit Spitters Performance Center

**To learn more, contact:**  
**Sam Connell: 231-943-0100 or [samc@pitspitters.com](mailto:samc@pitspitters.com)**

# In-Person or Remote, BBB REMAINS *in the* CLASSROOM

by **Troy Baker**, *BBB Educational Foundation Director*



A classroom full of high school students are intently looking at a website that looks like a request from Netflix to update your payment information. Is it real or is it a scam? The first example was easy. Everyone in the class got it correct. But this one isn't as clear cut. About half the class says it looks real, the other half says it is a scam. The site has the Netflix logo and an icon that says "Secure Server," but a lot of students aren't sure they should be entering in their credit card information. Several students can be heard groaning when it's announced the offer is a scam, while there are sounds of relief and celebration from those who guessed correctly.

"The students really enjoyed it and talked about some of the examples for days," says Lori Grams, a teacher at Zeeland West High School. "They also would come in and talk about how they saw some of the scams and that they knew what to look for."

Since December 2018, this scenario has been playing out in schools across Western Michigan as the Better Business Bureau Serving Western Michigan Educational Foundation has been presenting its Scambusters program to students. The original format placed students into teams, which decided as a group if examples were real or a scam. But asking 4-6 students to group together and talk in close quarters doesn't work in a socially-distanced world. Making matters more difficult, many schools began the 2021 school year remotely, or as a mix of in-person and remote learning. With the support of Cornerstone University and Lake Michigan Credit Union, the BBB was able to shift to an online educational format. Schools were given the option of presentations in-person, live via zoom or in an interactive video format. The BBB also changed the gameplay so it was an individual contest to allow for social distancing of students. And it worked.

"Our class has used the Scambusters program both in class and via zoom," says Lee Hoeksema, instructor for the Public Safety courses at the Ottawa County Career Technical Center. "Both provided students a fun, learning opportunity to learn how to protect themselves from illegal activity."

"I appreciate the flexibility of using a virtual format. While we would rather have had a guest in person in our real, full classroom, I was glad that this was an option," adds Nancy Henderson, who teaches at Grand Rapids Public Schools.

"As a financial institution, we recognize the importance of education as a key preventative measure against fraud," says Matt Cook, Vice President of Community Relations at Lake Michigan Credit Union. "The BBB Scambusters program provides examples of fraud and scams for students in a fun and meaningful way. These lessons provide an experiential form of learning that is likely to stick with those going through these exercises. It also creates engaging conversations that go well beyond the classroom. Scambusters engages students and provides thoughtful discussion around both how to recognize scams and how to prevent yourself from falling victim to one."

The growth and expansion of the virtual Scambusters format has created new opportunities for the BBB to reach a broader audience across our 38-county service area. To learn more about BBB Scambusters and the other programs available from the BBB Serving Western Michigan Educational Foundation, go to [bbb.org/wmiprograms](https://bbb.org/wmiprograms) 📱



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# MAKING THE RIGHT CONNECTION

*The BBB encourages donors to be cautious when approached for charitable support via phone calls*

by Jeannie Gregory, BBB Charity Review Administrator



In early March 2021, a startling press release was issued. Michigan Attorney General Dana Nessel, along with the Federal Trade Commission and 46 agencies from 38 states and the District of Columbia, stopped a massive telefunding operation.

The telefunding firm, Associated Community Services (ACS) and related defendants, allegedly made more than 1.3 billion fundraising calls to more than 67 million phone numbers. As explained in the complaint, *“Defendants knowingly duped generous Americans into donating tens of millions of dollars to nonprofit organizations they claimed helped breast cancer patients, the families of children with cancer, homeless veterans, fire victims, and more. In reality, almost no money went to the charitable purposes... described to donors.”* In some instances, these companies kept as much as 90 cents of every dollar solicited. In addition, the complaint filed by the cited government agencies accused ACS of harassment. The company allegedly called 1.3 million phone numbers more than ten times in a single week. They say more than 500 phone numbers were called 5,000 or more times.

It is shattering to think about the \$110 million dollars that could have gone to established, transparent and trusted nonprofits throughout the nation. Imagine the difference that money could have made to struggling communities.

The “phone pitch” is a way for solicitors with questionable tactics to reach a large market in a short amount of time at minimum cost to them. The callers are often for-profit fundraising firms that keep a large portion of the donation.

The BBB Serving Western Michigan battles these deceptions by being a valuable source the community can turn to for information on local charities. The BBB Charity Review program plays an important role in helping donors find a safe avenue for their charitable

donations. In turn, the program also assists charities to be transparent and operate with best practices to show donors they are responsible stewards of the donations they receive. The BBB Wise Giving Alliance’s *20 Standards of Charity Accountability* assures donors they are giving to an established 501(c)3 nonprofit. Among the requirements for BBB Accredited charities is that it spends at least 65% of total expenses on program activities and spends no more than 35% of related contributions on fundraising.

The BBB Wise Giving Alliance encourages donors to always research charities at Give.org and BBB.org before making a giving decision. We also offer donors the following advice on handling telephone appeals:

- **Protect Your Accounts:** Never give your credit card number or other personal financial information to unknown callers.
- **Know Who is Calling:** A professional solicitor or an employee of the charity? If the call is from a telemarketing company, ask what percentage of your gift the charity will receive.
- **Get the Name Straight:** Many organizations raising money use names that are similar to established charities, which can confuse donors.
- **Ask for Specifics about the Charity:** The caller should be able to tell you the organization’s purpose, whether contributions to it are tax deductible, how a gift will be used and how much of it will go to the charity’s program.
- **Don’t Feel Pressured to Act Now:** A responsible charity respects your right to make a thoughtful decision. Don’t be afraid to call the charity on your own and make a direct donation.
- **Opt Out of Future Calls:** The national Do Not Call Registry does not generally apply to charity calls, but you have the right to ask a telemarketer not to call again on behalf of a particular charity.

These are essential steps in making sure your donations are going to charities and causes you intend. 📞

# FIGHTING FINANCIAL FRAUD

by Troy Baker

BBB Educational Foundation Director



Red Flags of Fraud examines the red flags scams have in common and why they work, and Outsmarting Investment Fraud looks at popular types of investment fraud and the importance of hiring a trained and licensed professional. The goal of these programs is to help educate consumers and give them the tools they need to avoid fraud. Those who know what to avoid are more likely to seek out good and trustworthy businesses, like those Accredited with the Better Business Bureau.

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Every dollar sent to a scammer is a dollar not spent in the local community.

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“He left me with nothing.” The heartbreaking words are connected to a \$20,000 romance scam reported by a woman from Muskegon. She isn’t alone. A man from the Holland area reports losing \$80,000 in 2020. A woman in Howard City lost \$134,000. “I just felt like something wasn’t right,” says a Grand Rapids woman as she shares her close call with a group of about 40 other volunteers at Senior Neighbors. The entire group has just finished the Better Business Bureau’s® “Spot the Con” game, and now several are sharing their own stories of scam loss and close calls.

In addition, every dollar sent to a scammer is a dollar not spent in the local community. That’s why the BBB Educational Foundation, with the support of Centennial Securities and Ayers Basement Systems, is working to bring Fighting Financial Fraud to as many groups and communities as possible.

To learn more about these presentations, or to book a presentation for your group, go to [bbb.org/wmiprograms](http://bbb.org/wmiprograms). 📍



The examples used in the game come from real experiences reported to the BBB. The conversation helps bring those examples to life for others in the group and helps fight the stigma of losing money to a scam.

Spot the Con is part of the Fighting Financial Fraud series of presentations created in partnership with the FINRA Investor Education Foundation. It is presented to community groups free of charge, thanks to the generous support of title sponsor Centennial Securities and sponsored by Ayers Basement Systems. Presented as a game in person or, in the case of this Friday morning group, over zoom, people try to determine if the example presented is real or a scam.

For some in this group, the answers surprised them. Spot the Con is one of three Fighting Financial Fraud presentations available to the community through the Better Business Bureau Educational Foundation.

## FIGHTING FINANCIAL FRAUD

Spot the Con      Red Flags of Fraud  
Outsmarting Investment Fraud

*Presented by:*

**CENTENNIAL SECURITIES**

*· Investments & Advice ·*

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Since 1981  
Basements, Foundations & Crawl Spaces

# IS INSURANCE a COMMODITY?

## *Why Not Buy the Cheapest Product?*

by Dana Froumis, *Director of Personal Lines at BHS Insurance*

Insurance is a necessity, but what is the best way to buy it? Online or with an insurance agent? And what kind of agent? Life is full of complicated situations, questions, and decisions; your insurance does not need to be one of them.

Mass marketing insurance companies have a \$7 billion dollar annual advertising budget with the goal to convince you 15 minutes will save you 15%. If insurance is a commodity, then why not purchase it online where it is cheap and easy?

When you go to the grocery store, a pound of sugar is a pound of sugar and if one brand is 25% cheaper, you would probably buy it. That is a commodity. Insurance is a complex legal contract that protects your largest assets; you, your family, your home, your vehicles, and your possessions that you have spent a lifetime accumulating.



Most insurance policies are nearly one hundred pages of definitions, conditions, coverages, exclusions, and endorsements. Therefore, it is important to work with an independent insurance agent. We review the complexity with you, ask the right questions and help pair you up with the best insurance company to suit your individual needs. When you work with an independent insurance agency, you are paired with an agent who is a licensed professional that knows you, your family, and the community.



Insurance is not a one-size-fits-all, and your agent will work hard to find the right coverages for your unique needs. Buying insurance is an important financial decision, and you want to have confidence in knowing that your agent has your back. Does “cheap and easy” give you that confidence? When you need to file a claim, you want somebody in your corner to help advocate for you and guide you on what to expect next.

An independent insurance agency knows your community because we are a part of your community. We can offer guidance on your insurance needs because we know where you live. When you call an independent insurance agency to find a policy or ask about a potential claim, you are calling someone with a familiar area code, not an 800 number.

BHS Insurance is your local Independent Insurance Agency that serves you and your community! We don't sell commodities, we don't spend billions in advertising, we just aim to protect you and your most valuable assets. 🇺🇸





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# SAFETY *is* MORE IMPORTANT THAN **EVER**



In 2019 the United States saw 5,333 workplace fatalities. That is more than 14 deaths every day. Think about that impact. Each day 14 moms, dads, daughters, sons, brothers

or sisters wake up, go to work, and have an accident on the job that means they will never come home again. The impact these accidents have is why Michael Burns and Active Training Consultants work so hard to promote workplace safety at businesses across Western Michigan. "It's people. I don't care who you are, we want you to go home," says Burns.

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"I believe that there is nothing that we make or build that is worth a person's life."

— **Michael Burns**, Active Training Consultants

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"When something traumatic happens there is such a ripple effect. It doesn't just affect that family. It affects everyone around. I have seen what happens to companies when someone is killed or seriously injured. It affects the people who knew and worked with that person and those who witnessed it. Some people need counseling because of it. So our goal is to make sure it doesn't happen. I believe that there is nothing that we make or build that is worth a person's life."

Active Training Consultants is a BBB Accredited Business based in Newaygo. They are a consulting company that works with businesses on issues surrounding workplace safety. That includes Occupational Safety and Health Administration (OSHA) training and working with businesses to create and implement internal safety policies. "We are a safety consulting business," says Burns. "We go into companies to help change the safety culture. We help to bring safety to the forefront. People go home the same way they went to work that day."



"He has a passion for this that is obvious and genuine," says Shannon Kasten, General Manager for Lakeshore Glass & Metals which

has been working with Active Training Consultants since 2019. The company manufactures and installs commercial glass windows and other fixtures. That requires them to have safety plans and policies for their manufacturing facility and on the job site during installation. Burns and his team have come in and worked with the company's safety director and management team to update the company safety program. That includes internal policies and manuals, conducting regular training and unannounced site audits to help ensure the rules are being followed.

## Tough Lessons

Burns and his team don't hide the dangers connected with jobs in manufacturing and construction. They show a lot of videos that demonstrate worst-case scenarios. "I have a lot of examples from when things went wrong," Burns says. Small things can easily become life and death, or have the potential to change your life forever. One exercise



he and his team do is have team members make a peanut butter and jelly sandwich using only their non-dominant hand. It shows that life after a serious injury can go on, but it will often come with difficulties you might not expect. These lessons drive home the impact of workplace accidents and help create buy-in among team members to follow safety rules for their own health, and that of their coworkers.



## A Return on Investment

For companies, the biggest return of safety programs like this is the health and safety of their team. It is about people and making sure they are safe. But there are financial considerations as well. “I often give the company a list of violations I find and show

them what the OSHA fines would be,” says Burns. “In some cases it has been \$2 million and even \$4 million worth of fines.” A company would much rather have Burns and his team identify the problem and help fix it than get slapped with a list of fines from a government inspector. Then there is the bottom line return on investment. Several studies over the past decade indicate every dollar a company spends on safety provides a return of between \$2 - \$6 in reduced costs. Safe workplaces mean lower insurance premiums, less downtime from accidents and much more. Bottom line, safety programs save companies money. In addition, management can't be everywhere at once, so having the right training programs and policies in place can help fill in those gaps. In the case of Lakeshore Glass & Metals, bringing on Active Training Consultants has also freed up time for management to focus on growing their business.

## It Says a Lot About Company Culture

Kasten says she has seen a culture shift since Active Training Consultants came on as a safety partner. “Over time we've gained more of a focus on safety,” she says. “It's a hard thing to change culture, particularly in the field. Michael has really assisted in that. He has impressed upon them the importance of keeping themselves and their colleagues safe.”

Safety programs are a key way to show your team that their safety and well-being are important to the company and management. “A lot of places are reactive and not proactive,” says Burns. “Because some catastrophic incident hasn't happened, they believe they are doing a great job.” It is something employees notice. Who would you want to work for? A company that pushes to do the job no matter what, or the one that puts in the effort and expense to make sure you can go home to your family at the end of the day? Done right, safety is a valuable recruitment and retention tool.

In the end, it is about people for Burns and Active Training Consultants. They serve the safety needs of employees and companies. “We come directly to the customer to find what needs they may have. It may be classes, safety audits, or writing policies and procedures. We are big enough to tackle your biggest safety concerns and small enough to give you the attention you deserve.” 🐼



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**231-629-7006**

\*when applicable.

# Does Your Website HELP YOU BUILD TRUST?

## *How BBB Ad Review Can Help*



"Content builds relationships.  
Relationships are built on trust.  
Trust drives revenue."  
- Andrew Davis, Author

**548**

Ad Review cases  
processed in 2020.

**438**

Ads modified  
in 2020.

**164**

Name and Logo cases in 2020.

### *MOST COMMON ISSUES*

- Satisfaction Guarantee & Warranty claims
- Superiority claims
- Privacy policy missing for e-Commerce businesses
- Claimed results
- Credit terms issues
- Lowest prices claims

**Learn more at:**  
[bit.ly/BBBAdRules](http://bit.ly/BBBAdRules)

Increasingly, the first impression a customer has with your business is your website. Along with learning about you and your product or service, the customer has to walk away knowing you can be a trusted partner. That's why the Better Business Bureau Ad Review team puts so much importance on the small details that can make a big difference for customers. All accredited businesses are required to meet and comply with the BBB Code of Advertising. In fact, BBB was originally founded to help fight deceptive advertising. Our Ad Review team goes through company websites to make sure they meet our standards. So, how can you make sure your website is promising the products and services consumers need without crossing the line? The BBB Ad Review Team has some advice.

***Make sure any affiliations, certifications, and licensing advertised on your website are up to date***

If you went to the doctor for treatment for a medical issue and found out his or her license had expired, you would probably have some concerns. Having the required licensing is a requirement of

BBB Accreditation. But it is also important that your website is up to date about your credentials and affiliations. If you put in the time and energy to earn these certifications, don't be shy about letting people know, but make sure you are honest. If something has expired or is no longer accurate, it needs to be removed from the website.

### ***Tell the truth, always***

There is a difference between "marketing" and deception. Be honest about what you have to offer, and why customers should trust you. Avoid exaggeration. Any statistics or quantifiable facts will need to have an unbiased and referenced source. "Voted best of..." means an organization held a contest and you won, not that your kids like your company more than the competition. Be sure to be transparent about the source of any statistics or information used on your website or marketing.

### ***Know the law***

The Federal Trade Commission has advertising rules that apply to websites. Make sure you know the rules at [ftc.gov](http://ftc.gov).

### **Be transparent about Warranties or Guarantees**

Do not say satisfaction is guaranteed without being clear about the guarantee and the terms of the offer. Be clear about any warranties and what is, and is not, covered.

### **Accurate statements can still be misleading**

An advertisement as a whole may be misleading by implication, although every sentence separately considered may be literally true. Don't hide

behind technicalities. Know what consumers reasonably believe you are offering.

Your BBB is here to help. In addition to clarifying BBB guidelines, we can review proposed website changes before they are made, work with a company to review a new site before it is live, or even provide suggestions for a new ad campaign. You can also learn more about the BBB Code of Advertising at [bbb.org/code-of-advertising](http://bbb.org/code-of-advertising). 🐾

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## **Did You Know:**

The BBB helped write the rules on truthful advertising. In 1930 the Associations of BBBs published their first "Guide to Retail Advertising and Selling." The Federal Trade Commission used many of these guidelines when it published the "Guides Against Deceptive Pricing" in 1958.

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## **Get to Know Your BBB Ad Review Team**



### **Ron Cammel**

**Time at BBB:** Seven years

**One fun fact about you:**

My background is in journalism.

**Why is Ad Review important?**

When advertising is truthful and informative, we create a more trustworthy marketplace where both businesses and consumers can thrive. Any misleading or inaccurate advertising makes ads less useful and breaks down a healthy system.



### **Teresa Youn**

**Time at BBB:** Five years

**One fun fact about you:** I have

bungee jumped in New Zealand.

**Why is Ad Review important?**

Ad Review protects each business as well as the customer. It helps the business to confirm that they are following all FTC rules and are only advertising what they can truly deliver. It also helps build assurance for the customer that each accredited business values honesty and trust enough to have their business and its advertising scrutinized by a knowledgeable third party.



### **Mel Duka**

**Time at BBB:** 7 months

**One fun fact about you:**

I was born in Bosnia and immigrated to the United States in the late 90s with my family.

**Why is Ad Review important?**

Ad Review is important because we help our community by spotting inconsistencies and issues that will help provide them a better and safer consumer experience, while also being a great asset for businesses in helping them abide by FTC and BBB guidelines.

# CONSTRUCTION TRADES Workers of Tomorrow: Filling *the* Staffing Need

by Troy Baker, BBB Educational Foundation Director

The sound of saws and hammering fills the air on a sunny Friday afternoon. Workers on a home near Holland are installing door frames in the entryway and one of the bedrooms. In what will become the living room, a team of workers are installing outlets and switches. This is one of several homes under construction in the Timberline Acres West neighborhood. But this one is different. With the exception of a handful of instructors, this construction and electrical crew are all teenagers. They are juniors and seniors from the Ottawa County Careerline Tech Center. This is year two of the two-year project that builds a new house from the ground up. This site is just down the road from the program's last build, which sold for more than \$500,000. As hands-on experience goes, future employers in the construction trades can't ask for much more. But, there is a problem. Despite the experience, a significant number of students in programs like this across Western Michigan will choose to go off to college after high school instead of joining the workforce. In a recent BBB survey of students in Western Michigan high school trades programs, 37% said they intended to attend college or join the military instead of entering the workforce after graduation.

## The Need is There

The problem isn't a lack of opportunity. Companies in and around the construction industry are desperate for workers. "I'm getting calls on a regular basis. All the time," says Tom Sensabaugh, an instructor for the Construction Trades program at the Traverse Bay Area ISD Career Tech Center. Sensabaugh also works with the Grand Traverse Area Home Builders Association. "They need people working," he says. Like other trades programs in Western Michigan, his program focuses on giving students an understanding of the tools and skills that will help them have productive careers in the construction industry. "We are placing students with companies all the time," he says. "We have the largest number of co-op students we have seen." The co-op program allows the student to spend part of their school day on the job with a company instead of in the classroom. This builds relationships and gives the student more hands-on experience.

Programs like the one in Traverse City and Ottawa County are growing in popularity and demand. But they only account for a small portion of the student population. Along with losing students

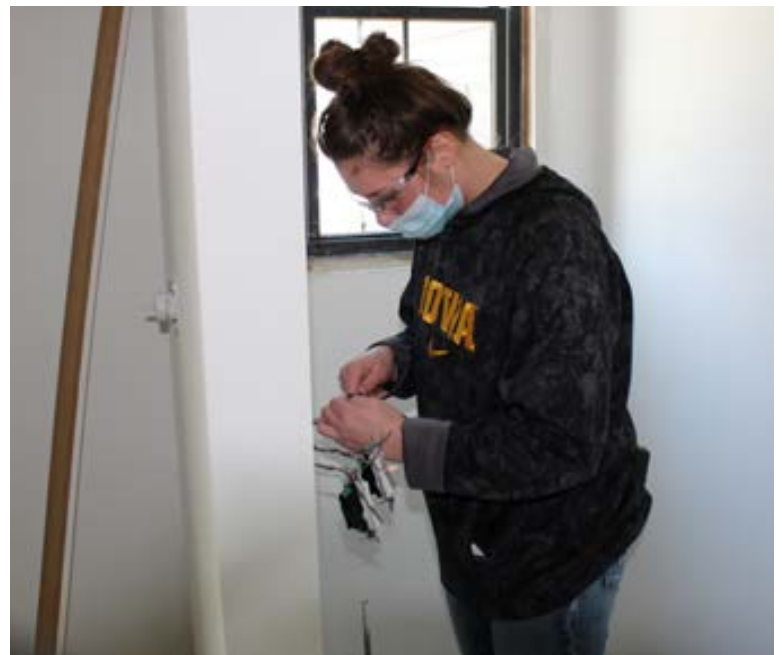




to college, the skilled trades face other challenges getting recent high school graduates into the workforce. Sensabaugh says transportation is an issue. More teenagers are deciding not to get their driver's license until they turn 18. That makes it more difficult to work in an industry where the job site is always changing. Sensabaugh also sees the impact of schools moving away from wood shop programs at the junior high level. "Younger kids just aren't being exposed to this stuff like they used to," he says. That's why the Traverse Bay Area ISD program runs a 3-day summer camp for junior high students, giving them that hands-on exposure. Sensabaugh says he has seen a high percentage of those students come back for the ISD programs as high school students.

With growing demand in the construction trades industry and companies struggling to find reliable and skilled workers, The BBB Serving Western Michigan reached out to construction trades programs throughout our 38-County service area. We received nearly 200 student responses from five districts; Traverse Bay Area, Ottawa, Clinton, Muskegon, and Branch County ISD programs. The results, and interviews with several program instructors, show there is still a stigma for students who don't plan to go to college. But it is getting better. Of the students who responded that they plan to

attend college, the most common answer when asked why, was that they see it as a path for more opportunity and higher pay. Students who plan to enter the workforce look at things very differently. In many cases they say they want to start working now and avoid a mountain of college debt. "I think people have seen a generation go to college and start their career not making any more money than those who didn't go to college," Sensabaugh says. Still, it is important that employers show there are a lot of good careers that don't require a college degree.



## Company Culture is Critical to Winning Young Employees

So what are these potential employees looking for? BBB asked students what three things they look for in deciding to work for one company over another. Company culture was the top response from the students surveyed. Students overwhelmingly said they want to work for a company that has a good relationship with its employees. 64% of students surveyed cited company culture among their top three reasons to work for a company. They want to know they are valued and respected, and

are part of a team. It's something Ryan Spencer at Sharp Construction in Holland has noticed. For his company, many of the best hires have come from word of mouth. "We've done some Facebook advertisements and things like that, and try to do some interviews, and get guys on that way. But the best is when you have a guy that's experiencing the culture, telling another guy, you know, 'Hey, this is a great place to come work,'" he says. Having a good company culture is an important part of your reputation, and that can be the best tool for recruitment.

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Students overwhelmingly said they want to work for a company that has a good relationship with its employees.

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(Continued)



The other top answers in the survey are Pay and Benefits, specifically insurance and vacation time. When asked what they expect to make starting out, the average response was \$15 per hour. Overall, pay and benefits are another way companies can show they value their workers and their place on the team. You don't want to be seen as a company that is only looking for another body that can swing a hammer. "We see a lot of companies use people," says Sensabaugh. "They

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"Companies that can hold and retain workers are those that treat their workers like family."

— Tom Sensabaugh

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focus more on profit margin and they have a lot of turnover. Companies that can hold and retain workers are those that treat their workers like family." Spencer agrees. "I think if the owner has a win-win mindset and the employee has a win-win mindset, when you come into that space, even if you don't have the skills, you're going to cause that owner to want to develop those skills in you."



## How Do You Find Young Workers?

So what advice do students have for businesses looking to hire young workers in the construction trades? In short, find them where they are. Many students in the survey admitted they are young and don't have a lot of job search experience, so employers need to be looking for them. "Come to us, we don't know how to reach you," says one student from St. Johns.



If you haven't reached out to your local school or ISD, it is probably worth introducing yourself and your company. "A lot of students like being in their school bubbles and not reaching out as much. If you can get in the schools and get to know the students/future workers, then that will help you be able to have the attention of those people," says a student from DeWitt. Another common suggestion from students is to share your openings on social media.

No matter how you find these young workers, the most common advice they have is to have patience and take time to teach them. "Most of us are looking for people to teach us on the site," says one student from Kent County. "We're looking for companies that want us to move up and grow. We want to see companies work with us since we know a few things, but we still have much more to learn." A classmate makes it even simpler, "Make sure the employee knows how much they mean to your business."

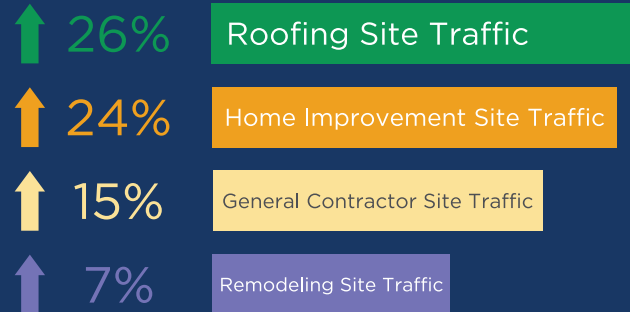
Businesses know culture means a lot to their reputation, but as demand grows and staffing needs become harder to fill, your company culture will play an even greater role in finding and retaining good employees. 🧑



# BUILD TRUST CONSTRUCTIVELY

As construction season gets into full swing, demand is up, and so is the number of consumers searching for these companies at BBB.org. New data shows customers are increasingly looking for businesses they can trust to work on their home. From 2019 to 2020, for example, traffic at BBB.org looking for Roofing, Home Improvement and General Contractors went up by double digits, and Remodeling searches were up by 7%.

## CONSTRUCTION TRADES AT BBB.ORG



2020 vs 2019 BBB.org Adobe Analytics

## CONSUMER PERCEPTIONS

82%

OF PEOPLE ARE FAMILIAR WITH BBB\*



70%

OF CONSUMERS FAMILIAR WITH THE  
BBB ACCREDITATION SEAL ARE  
MORE LIKELY TO PERCEIVE THE  
COMPANY AS A GOOD BUSINESS\*

88%

OF CONSUMERS WHO ARE  
FAMILIAR WITH THE BBB LETTER  
GRADE ARE MORE LIKELY TO  
PURCHASE FROM A BUSINESS WITH  
AN A RATING OR HIGHER\*

A+



81%

OF CONSUMERS FAMILIAR WITH  
THE BBB SEAL ARE MORE LIKELY  
TO TRUST THE BUSINESS IS  
HONEST AND ETHICAL\*

\*2021 IABBB Consumer Survey

As the COVID-19 pandemic led people to spend more time in their home, many decided it was time to take on new projects and updates. Research from the Better Business Bureau® and IBIS World research indicates low interest rates and rising home prices will boost demand for these services for the next several years. BBB's 2021 consumer survey shows the important role your business profile at BBB.org plays in consumer decisions. Among the findings, 88% of consumers who are familiar with the BBB letter grade are more likely to purchase from a business with an A rating or higher. 70% of consumers familiar with the BBB Accreditation seal say they are more likely to perceive the company as a good business.

For consumers, your rating and status as a BBB Accredited business say a lot about your reputation. Consumers tell us that when they see you are Accredited with the Better Business Bureau they are more likely to trust you as an Honest and Ethical company. Your company has put in the work to have a track record of Trust and Ethics. The BBB is proud to work with you to help consumers know about that record and the importance you and your company put on serving our customers with integrity. 🏡

# How Often Do You Quantify THE RISK IN YOUR PORTFOLIO



Picture this. It is 1981 and you just got married, landed a stable job, and found your dream home in the perfect neighborhood. You and your spouse could not be more excited about life, considering you just locked in a 30-year mortgage at 16%. What a deal! Just a few months ago, it was 17%, and you just saved \$100 per month on your mortgage payment. The next day, you join your parents for a Sunday supper and your old man gives you some financial advice.

“Son, make sure you deposit any extra savings into a portfolio of 60% stocks and 40% bonds. If you cannot buy bonds, just go to your local bank and purchase a Certificate of Deposit (CD). Once you have \$1,000,000 saved, you should be able to retire comfortably and live on the income that your bonds or CDs pay you while participating in the market gains from the stocks.”

Sounds easy, right? Well, these were simple times and it worked well over the last 40 years. Dad had good advice – and, at the time, made logical sense considering the Dow Jones Industrial Average closed at 875 points that year (compared to 32,500 today as I write this) and the 10-year Treasury note hit an all-time high of 15.84% (compared to 1.5% today). This was during a period where the six-month CD peaked at 17.98% in August 1981.<sup>1</sup> Using that rate, a \$400,000 investment paid an investor \$35,960 in interest after 6 months. That is not a bad return on investment, and Dad’s advice was hard to argue with.

Fast forward to today and you’ve now reached the million-dollar mark in savings. It is time to



start thinking about when to retire, and you recall your Dad’s advice about living off the income from the bonds and CDs. Well, the same six-month CD today is averaging around .35%. A \$400,000 investment into a 6-month CD now returns only \$700. It is a little harder to grow your wealth and retire on that. Combine this bleak computation with the fact that the stock market is at or near all-time highs, and many investors are having a hard time putting 60% of their investments into stocks. This leads to a question that many investors are asking: **Where should I park my money for a while until the market settles down?**

This is one of the most common questions that I receive, and the answer is not as easy as it used to be. Back in the good old days when interest rates were much higher, investors could ladder a portfolio of income-producing securities and provide a 6, 7 or 8% return. Today, those same types of securities with similar credit quality and maturity dates offer a measly 1, 2 and 3% return.

Additionally, the markets are much more complex and volatile. There are more products and choices than ever before. According to CUSIP Global Services, there are more than 60 million financial products globally including stocks, bonds, mutual funds, ETFs, UITs, commodities, hybrids, structured products, and

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## Reference

<sup>1</sup> <https://smartasset.com/checking-account/what-is-the-average-cd-rate>

# CENTENNIAL SECURITIES

derivatives – just to name a few. When I get a question like this, I often pose the question with another question: **What is your time horizon and risk tolerance, and have you ever quantified it?**

The answer to the latter question is almost always “no.” This baffles me, as our personal health has been quantified by professionals our entire lives. Why don’t we do this with our personal finances? From the second we are born, nurses are checking vital signs – closely monitoring body temperature, pulse rate, respiration rate, and blood pressure. Each annual physical includes a variety of similar tests, as well as an opportunity to ask questions to the doctor and discuss any ongoing issues or concerns. If a medical emergency occurs, we are rushed to the hospital, and those same vital signs are immediately checked, and a doctor makes an educated and professional decision whether or not surgery is needed.

Our financial health throughout our lifetimes is often a much different experience. Most kids do not talk about cash flow or asset allocation at the dinner table with their families. Schools across the country generally do not teach personal finance. Once we become adults, the topic of personal finance is often foreign. We have a do-it-yourself (DIY) mentality, and key financial vital signs are often misdiagnosed. Unfortunately, many investors make emotional decisions and are misallocated based on their own biases or because “that was the way my Dad did it.”

Investors have been stereotyped for decades based on their age and put into a box to identify their risk tolerance – aggressive, moderate, or conservative. Fortunately, this

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Working with a trusted Financial Advisor can help guide you in quantifying your risk tolerance, as well as ensure you stay on course to achieve your long-term financial goals.

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qualitative approach has evolved as technology has helped investors define their needs, wants, and wishes. Tools have been developed and the evolution of how to quantify risk can be assessed appropriately and a portfolio can go from cookie cut to customized.

I would suggest working with a Financial Advisor who can help you identify your Risk Number® based on your time horizon – a quantitative way to pinpoint how much risk you want and how much risk you need to take to reach your goals, and how much risk you actually have in your portfolio. Working with a trusted Financial Advisor can help guide you in quantifying your risk tolerance, as well as ensure you stay on course to achieve your long-term financial goals. 📌



**Ryan Diepstra** is a Principal and Senior Vice President at Centennial Securities, where his team will create a fully customized plan to suit your financial needs at any stage of life. To learn more, please visit [www.centennialsec.com](http://www.centennialsec.com), email [ryan@centennialsec.com](mailto:ryan@centennialsec.com) or call 616-942-7680.

Centennial Securities has been a BBB Accredited Business since 1979.



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## S T E E L S I D I N G

At Quality Edge, we love the seemingly never-ending challenge of building. It's in these challenges that we find our inspiration. Our newest product, Vesta, is a steel planking system inspired by the sleek aesthetic and weather-tight performance of shiplap. This bold and brave siding is born to turn heads. With eight interchangeable solid hues and four versatile and variegated woodgrains to choose from, styling options are limitless.



Vesta Steel Siding<sup>®</sup> shown in:  
414 Ironstone & 482 Gilded Grain

Quality Edge offers contractor programs to:

- Provide Added Value to Homeowners
- Create a Differentiated Experience
- Close More Customer Projects



Get certified to run leads with our contractor certified programs at [qualityedge.com/contractors](http://qualityedge.com/contractors)



# WELCOME *to the* Newest Members of our BBB® Accredited Business Family

## New BBB Accredited Businesses, added from 1/1/2021 to 3/31/2021

**3 Huskies Outdoor Services**  
Battle Creek

**Ab-so-lute Klean**, Wyoming

**Aesthetic Gardener**, Holland

**Aleman Auto Repair**, Grand Rapids

**Allphase Exterminators LLC**  
Grand Rapids

**Arrowaste, Inc.**, Jenison

**Asphalt Maintenance Service, Inc.**  
Charlevoix

**BA Construction**, Charlotte

**Battle Buddies Homecare, LLC**  
Kalamazoo

**Beacon Engineering LLC**  
Spring Lake

**Bear Mechanical L.L.C.**, Elsie

**Betz Contracting, Inc.**, Climax

**Big E Waterproofing**, Nile

**Bin There Dump That**  
Muskegon / Spring Lake

**Black Knight Detailing LLC**  
Kalamazoo

**Bonita Tours LLC**, Sparta

**Brent's Home Restoration and New Construction**, Traverse City

**Camaros of Michigan**, Zeeland

**Camp Lawncare & Snowplowing, LLC**, Cedar Springs

**Cardinal Appliance Service L.L.C.**  
Grand Rapids

**Cardinal Creations, Inc.**, Lake City

**Character Exteriors**, Kalamazoo

**ChoiceOne Bank**, Sparta

**Cole Property Services**  
Grand Rapids

**Coppertop Home Solutions, LLC**  
Portage

**Crowley Drywall**, Shepherd

**Cruzan Construction Co, LLC**  
Jenison

**Dependable Cleaning Company, Inc.**, Grand Rapids

**Devotional Cleaners and Lawn Care, LLC**, Traverse City

**Elite Security & Protection Service, LLC**, Grand Haven

**Endura-Roof LLC**, Grand Rapids

**Essenburg Car Wash of Wyoming, Inc.**, Wyoming

**Every Kid Deserves A Dope Father LLC**, Grand Rapids

**Faye Nicole**, Grand Rapids

**First Choice Homecare Services LLC**, Traverse City

**Fix Em N Go GR**, Grand Rapids

**Freight Today**, Grand Rapids

**Gachter Son & Associates, LLC**  
Carson City

**Georgetown Pavement Services, LLC**, Hudsonville

**Godley's Country Floral, LLC**, Ithaca

**Gordon's Asphalt Maintenance & Snow Plowing**, Grand Rapids

**Goudreau & Associates, Inc.** Mount Pleasant

**GRmetro Heating and Cooling, Inc.**  
Grand Rapids

**Hat Trick Services**, Kalamazoo

**Hayes Plumbing & Drain Cleaning**  
Charlotte

**Health Nut H2O LLC**, Grand Rapids

**Hear Michigan, Inc.**, Muskegon

**Heinz Orthodontics**, Rockford

**HexArmor**, Grand Rapids

**Highland Fixture & Machine, LLC**  
Zeeland

**Hugh Media Group**, Grand Rapids

**I Heart Grand Rapids, LLC**  
Grand Rapids

**JB Home Buyers**, Cassopolis

**JennyClean**, Traverse City

**John ter Avest Agency, Inc.**  
Battle Creek

**Kapteyn Equipment, LLC**  
Carson City

**Kauffman Construction**, Dowling

**KJ's Tree Service**, Jones

**Lakeshore Credit Management and Repair Services, LLC**, Holland

**Lasting Memories By Kate, LLC**  
Manton

**Len's Cleaning and Restoration**  
Lansing

**Les Paint** Kalamazoo

**Lisa Austin, Realtor**, Grand Rapids

**Lisa Lehmann Designs LLC**  
Grand Haven

**Lisa Musgrave, DDS**, Beulah

**LKF Marketing**, Kalamazoo

**Lodenstein Automotive**, Wayland

**Love What I Do Cleaning, LLC**  
Kingsley

**Major Brands Oil CO**, Holland

**Markou Law, PC**, Kalamazoo

**Martell Management Group, Inc. DBA Big John's Pizza**, Whitehall

**MDS Clean Team**, Kalamazoo

**Metal Flow Corporation**, Holland

**Michele Brown, Realtor**  
Grand Rapids

**Michiana Maids**, Buchanan

**Michigan Drain, LLC**, Lansing

**Michigan's Insurance Store, LLC**  
Battle Creek

**Mow Co, LLC**, Kalamazoo

**Nayeli's Drywall Services**, Dowagiac

**Neuera Media L.L.C.**, Grand Rapids

**Newcomer Plow & Hitch**, Holland

**Norb Lighting, LLC**, Nunica

**Northern Lightning Wash, LLC**  
Traverse City

**Orandi Allergy and Asthma Center, PLLC**, Wyoming

**Perfectly SQ Exteriors**, Grand Haven

**Perry's Quality Exteriors LLC**  
Caledonia

**Power Plus Electric**, Saint Johns

**Prestige Outdoor Services**  
Suttons Bay

**Privacy Fence Company, LLC**  
Cedar Springs

**Pro Finish 1 LLC**, Grand Rapids

**Public Thread**, Grand Rapids

**Pure Architecture and Development, PLLC**, Grand Rapids

**Quist Law Firm PLLC**, Ada

**R. W. LaPine, Inc.**, Kalamazoo

**Racing Tech LLC**, Grand Rapids

**Rare-Entity Cleaning Service**  
Norton Shores

**Raymar Seamless Eavestrough LLC**  
Hamilton

**RCB & Associates, LLC**  
Grand Rapids

**Renue**, Traverse City

**Revolution Landscape Management LLC**, Grand Rapids

**Ric Rice Construction, LLC**  
Petoskey

**Ricardo Rogers Homes, LLC**  
Grand Rapids

**S L Ketko Custom Homes, Inc.**  
Traverse City

**S2S Design Solutions**, Grand Rapids

**Sanchez Income Tax & Translation Services LLC**, Grand Rapids

**Scogg Construction, LLC**, Rockford

**Silva & Sons Landscaping LLC**  
Harbor Springs

**Silver Forest Contracting, LLC**  
Paw Paw

**Simply Clean Commercial and Residential**, Gaylord

**Smoke A Thon Graphicz LLC**  
Battle Creek

**So Clean Lawn Care Services, LLC**  
Muskegon

**SoMi Refinishing, LLC**, Wyoming

**Spring Construction Services, LLC**  
Grand Rapids

**Stanek Cleaning**, Big Rapids

**Straight Edge Customs, LLC**  
Kent City

**T.C. Green Clean**, Traverse City

**TaxCrunch CPA, LTD.**, Grand Rapids

**Tetra Discovery Partners, Inc.**  
East Grand Rapids

**Thayer Construction**, Petoskey

**The Detail Nerds, LLC**, Hudsonville

**The Legacy Leader**, Grand Rapids

**The Portage Specialty Co.**, Portage

**The Reverse Mortgage Center**  
Traverse City

**Third Base Construction, LLC**  
Kalamazoo

**Thompson Tutoring, LLC**  
Kalamazoo

**Tranquility Grove**, Holland

**Triton Waterscapes and Water Gardens**, Traverse City

**Triumph Music Academy, LLC**  
Grand Rapids

**True Blue Caregivers LLC**  
Grand Rapids

**True Wrap, LLC**, Grand Rapids

**Twice As Nice Home Cleaning LLC**  
Cedar Springs

**Tyler Home Improvement**  
Portage

**United Painting Services**  
Grand Rapids

**Weirichs Roofing Solutions of West Michigan LLC**, Muskegon

**White Foundation and Home Improvement LLC** Grand Rapids

**White House Construction, LLC**  
Kalamazoo



# Accredited CHARITIES

**Alpha Grand Rapids**  
Grand Rapids

**Arts Council of Greater Lansing, Inc.**, Lansing

**Association for a More Just Society-US**, Grand Rapids

**Barry County Community Foundation**, Hastings

**Barry County Humane Society**  
Hastings

**Barry County United WayA8**  
Hastings

**Baxter Community Center**  
Grand Rapids

**Blandford Nature Center**  
Grand Rapids

**Boys & Girls Club of Benton Harbor**  
Benton Harbor

**Catherine's Health Center**  
Grand Rapids

**Cereal City Concert Band**  
Battle Creek

**Children's Advocacy Center**  
Holland

**Comprehensive Therapy Center, Inc.**  
Grand Rapids

**Comstock Community Center, Inc.**  
Kalamazoo

**Down Syndrome Association of West Michigan**, Grand Rapids

**Evergreen Commons**, Holland

**Exalta Health**, Grand Rapids

**Family Support Center of Barry County**, Hastings

**Feeding America West Michigan Food Bank**, Comstock Park

**Forgotten Man Ministries**  
Grand Rapids

**Global Philanthropy Alliance**  
Saint Joseph

**Goodwill Industries of Greater Grand Rapids**, Grand Rapids

**Goodwill Industries of West Michigan Inc.**, Muskegon

**Grand Rapids Community Foundation**, Grand Rapids

**Grand Rapids Initiative for Leaders**  
Grand Rapids

**Grand Rapids Public Museum**  
Grand Rapids

**Grand Traverse Regional Land Conservancy**, Traverse City

**Habitat for Humanity of Kent County**, Grand Rapids

**Holland Symphony Orchestra**  
Holland

**Jubilee Ministries, Inc.**, Holland

**Junior Achievement of the Michigan Great Lakes, Inc.**, Grand Rapids

**Lakeshore Pregnancy Center Inc.**  
Holland

**Meals on Wheels of Western Michigan**, Grandville

**Michigan Gateway Community Foundation**, Buchanan

**Mid Michigan Big Brothers & Big Sisters**, Clare

**North Country Trail Association**  
Lowell

**North Kent Connect**, Rockford

**Oakdale Neighbors**, Grand Rapids

**Oasis of Hope Center**, Grand Rapids

**Parkinson's Association of West**

**Michigan Inc.**, Grand Rapids

**Poetice International**, Holland

**Puritan Reformed Theological Seminary**, Grand Rapids

**Ronald McDonald House of Western MI**, Grand Rapids

**Safe Haven Ministries**, Grand Rapids

**Senior Neighbors Inc.**, Grand Rapids

**Solid Rock Housing Support**  
Muskegon

**SowHope**, Rockford

**Starr Commonwealth**, Albion

**The Community Foundation of the Holland/Zeeland Area**, Holland

**United Way of the Lakeshore**  
Muskegon

**West Michigan Center for Arts & Technology**, Grand Rapids

**Wings of Hope Hospice**, Allegan

**YMCA of Greater Grand Rapids**  
Grand Rapids

**YWCA West Central Michigan**  
Grand Rapids

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HexArmor is a Grand Rapids company that focuses on the design and sale of safety equipment. Gloves, glasses along with head, body and hearing protection and disposable PPE.

**Metal Flow**, *Holland*

Metal Flow is a metal stamping organization headquartered in Holland. Founded in 1978, it designs and creates metal parts for various companies around the world.

**R.W. LaPine**, *Kalamazoo*

Founded in 1944, R.W. LaPine is a full-service mechanical contractor serving pharmaceutical, medical, commercial and industrial customers. The company is based in Kalamazoo with a second location in St. Joseph.

**Silva and Sons Landscaping**, *Pellston*

Based in Pellston, Silva and Sons Landscaping offers residential landscaping services such as landscape installation, stone patios, outdoor fire pits, retaining wall installation, landscape maintenance, and landscape construction services. It also offers snow removal in the winter.

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