

THE BETTER BUSINESS BUREAU®



CONSUMER RESOURCE GUIDE

Satisfied Consumers
Compliment the BBB

PAGE 4

Before You Donate
Check Out a Charity for Free

PAGE 9

BBB's Free
Request a Quote Service

PAGE 10

Complete List of
BBB Accredited Businesses

PAGE 11



visit us online at **bbb.org**

Last year more than **21 million people** asked the BBB about the reputation of companies in Northern Illinois or asked us to assist them with a service.

DISCOVER®

Build up your savings.



You expect more for your money. That's why a Discover® Online Savings Account can fit perfectly into your financial plans.

- Our rate is over 5X the national savings average.¹
- Deposits are FDIC-insured to the maximum allowed by law.
- Fund your account online from an existing bank account.

Help is LIVE and available 24/7 from our knowledgeable U.S.-based Banking Specialists.

With market ups and downs, it's nice to know that you can count on Discover to help you meet your savings goals.

Open a Discover Online Savings Account today!

OPEN AN ACCOUNT TODAY

0.80%
APY²
Discover Online
Savings Account

OFFER CODE: DBN1013



DiscoverBank.com



1-800-657-3051

U.S.-based Banking Specialists available 24/7



Member
FDIC

¹The APY for the Online Savings Account as of 9/24/2013 is more than five times the national average APY for interest-bearing savings accounts with a balance of \$500 as reported by Informa Research Services, Inc. as of 9/24/2013. Rates are subject to change at any time. Although the information provided by Informa Research Services has been obtained from the various institutions, accuracy cannot be guaranteed.

²Annual Percentage Yield (APY) is valid as of 9/24/2013. This offer applies to personal accounts only. Fees could reduce the earnings on the account. Rates may change at any time without prior notice, before or after the account is opened. Minimum opening balance is \$500.

Always buying at cashfordiamonds.com

No transaction is too large or too small!

We will spend \$20+ million in the next 12 months buying fine diamonds, fine and estate jewelry, wrist and pocket watches, gold, silver and platinum.

We are very strong buyers of all diamonds, especially 1-10+ carats. We sell diamonds through numerous websites and have a constant demand for new inventory.

Broken, chipped and damaged diamonds are our specialty.

GOLD

Paying 90% of market for old gold jewelry, broken rings and chains, class rings, dental gold, etc.

Paying 95% of market for worldwide gold bullion coins like Sovereigns, Francs, Mexican Pesos, etc.

Paying 100% of market for American Eagle gold and silver and Gold Buffalo coins.



Common questions...

How do I know that I am getting a fair price?
EVERY customer gets paid the same rate! No games.
We make our first offer our best offer every time!

What do you base your buying prices on?
We pay based on the kitco.com BID price at the time we write up your transaction for all gold, silver and platinum purchases.

Can I sell my items in person?
Of course! We see hundreds of clients each week in our office.

What if I cannot make it during your business hours?
We offer secure insured express mail shipping of the articles to us at no cost to you. We walk you through the entire process of mailing the items in. We can then send payment via check, PayPal or directly to your checking account.



SILVER

Paying 90% of market for US silver coins pre-1964 and half dollars 1965-1969.

Paying 90% of market for SORTED foreign silver coins.

Paying 95-98% of market for 1-1,000 oz. silver bars and silver rounds that are .999 fine.



Richard Allen
JEWELERS

2069 N. Barrington Road
Hoffman Estates, IL 60169

(847) 882-1908
Mon-Fri 8am-4pm

please visit our office or online at
cashfordiamonds.com
richardallenjewelers.com
stores.ebay.com/richardallenjewelers



- ◆ Celebrating 20 years in business!
- ◆ Over 100,000 satisfied clients.
- ◆ Member: Better Business Bureau, Polygon Jewelry Network, Chicago Jewelers Association, Top Rated Jewelers Board of Trade

the
Autobarn
Imports

Dedicated to Providing
Outstanding Value and
Customer Service!



Open
24 Hours A Day
7 Days A Week At

www.AutobarnImports.com



6161 Joliet Rd.
Countryside, IL 60525
708.354.6600

333 W. Rand Rd.
Mt. Prospect, IL 60056
847.392.6300



SUBARU
6191 Joliet Rd.
Countryside, IL 60525
708.497.3999

Avoid Work-At-Home Scams; Check the BBB Reliability Report

With the unemployment rate at 9.2% in Illinois, many individuals are considering different options due to the lack of job opportunities. In the midst of this shortage, work-at-home scams continue to rise.

To avoid falling victim of work-at-home scams, the BBB offers the following warning signs:

- Be aware of companies that use personal testimonials but never identify the person so you can check with them directly
- Exaggerated claims of potential earnings, profits, or part-time earnings at part time hours
- Requirements of money for instructions or products
- Claims of "no experience necessary"

Always check out the company's BBB Reliability Report for free at www.bbb.org ★

Satisfied Consumers

Compliment the Better Business Bureau

"Thank you for your assistance. I am really glad that there is a person like you that is willing to listen and help someone like me and try to reach an agreement that both sides can agree on. With this experience, I now learned that I should visit BBB website to research a company that I will be dealing next time. I am so glad that Better Business Bureau is always there to help from research of a company to helping solves problems and issues."

Richard M.

"BBB online access is very efficient with a fast response time. BBB employees are very knowledgeable and are willing to put forth extra effort if the situation calls for it."

Deb H.

"Without the BBB, I would have had to spend at least \$100 to have a functioning vacuum cleaner again. With the BBB's help, I received a very quick and satisfying resolution to my complaint and saved \$100."

Carol P.

"BBB was very helpful and persistent in assisting me to resolve my issue and did not stop until my issue was resolved. I am relieved as a consumer to have a company on my side when I feel I was mistreated by a corporation."

Asatur B.

"BBB has always been very instrumental in resolving my complaints with businesses. In every complaint I have had, it seemed like I kept spinning my wheels trying to resolve it on my own. I got little to no response trying to personally deal with the companies. But, every time when BBB stepped in, my complaint got resolved right away."

Karenda M.

"I believe that the BBB is a great asset to help keep businesses honest. The consumer and the worker have very little resources to fight when an injustice has happened, and the BBB allows for a consumer to have equal representation."

Frederick S.

"Action was taken on my complaint right away. I was kept informed every step of the way. I was very pleased to have help from the BBB."

Sandy S.

"It took the BBB to resolve an issue. Online complaints, emailing and calling customer service along with calling my credit card didn't get me anywhere. A complaint with the BBB got it resolved in 24 hours!"

Jennifer C.

"I feel your service provides a valuable opportunity for companies/organizations to improve. It also provides customers like me a chance to communicate effectively when disappointed with their service/products."

Michael W.

"The company dismissed my concerns and complaints when I contacted them directly. After contacting BBB, the company instantly cared about my concerns, compensated me for the past issues, and even provided a noticeably better attitude with their service."

Adam M.



DREAMS
Resorts & Spas

The vacation of your DREAMS features Unlimited-Luxury® for couples, friends and families, where everything is included:

- Elegantly manicured settings on the finest beaches of Mexico and the Caribbean
- Spacious rooms and suites, graciously appointed and luxuriously equipped
- 24-hour room and concierge services
- Restaurants and lounges serving endless gourmet fare and unlimited top-shelf spirits
- Sip, Savor & See Dining Experience with select, nearby Dreams and Now Resorts & Spas (select resorts; transportation not included, restrictions apply)
- Complimentary greens fees at nearby golf courses (select resorts; restrictions apply)

Unlimited-Luxury®.
A new and better way to have it all.

Unlimited-Luxury®
Awaits



Apple Vacations offers the most convenient and affordable ways to get to your Dreams Resort & Spa.

- Exclusive non-stop vacation flights
- Exclusive non-stop airport/hotel transfers
- Services of Apple Representatives in Resort

THE APPLE ADVANTAGE

APPLE VACATIONS

AD8837 4/13

EMPIRE TODAY
800-588-2300
empiretoday.com

Carpet

Flooring

Window Treatments

© 2013 Empire Today, LLC



Chair
Carl Jacobson
GE Real Estate



President & CEO
Steve J. Bernas
Better Business
Bureau



Immediate Past Chair
Roy Spencer
Perma-Seal Basement
Systems, Inc.



Vice Chair
Kimberly A. Svoboda
Insight



Vice Chair
Carlos M. Minetti
Discover Financial
Services



Vice Chair
Cathy Bushman
Tiffany & Company



Vice Chair
Gerald M. Cole
Mid America
Group Serices, Ltd.



Treasurer
Charles A. Gavzer
Cataldo Family
Enterprises



Secretary
Michael E. Stanczak
Hanson Material Service

How to reach **your BBB**

Accredited Business Directory: Find local BBB Accredited Businesses, ratings, maps, directions & more at BBB.it.org

Free BBB Services: Find businesses and charities you can trust and obtain FREE Business Reviews. To check out a business before you buy or to file a complaint visit www.bbb.org/chicago

BBB Online: Business Reviews are available on northern Illinois businesses for FREE at bbb.org

Social Networking: Find us on Facebook at and on Twitter at [@chicagobbb](https://twitter.com/chicagobbb)

BBB Email: For business inquiries and complaints, email info@bbb.org

BBB AUTOLINE: 800.955.5100. This service deals only with complaints related to problems with vehicles manufactured by certain companies.

Telephone Service: 312.832.0500. Consumer consultants are available from 9AM to 5PM Monday through Friday.

Ratings Update: To update your company's important information, go to www.chicago.bbb.org/update-company

Chicago Office: 330 N. Wabash Avenue, Suite 3120, Chicago, IL 60611
Fax: 312.832.9985

Rockford Office: 401 W. State Street, Suite 500, Rockford, IL 61104
Fax: 815.963.0329

Bienvenidos a el BBB en español: 312.832.9803, 9AM-5PM Lunes a Viernes, Información importante para el consumidor en español. Proporcionando por el Better Business Bureau, sirviendo a el area de Chicago y el Norte de Illinois.

THIS IS YOUR GUIDE TO BETTER BUSINESSES

The Better Business Bureau Consumer Resource Guide is included in all editions of the Chicago Tribune on Thursday, October 24, 2013. The guide informs you on how to use the BBB to protect yourself, your money and your personal information. It also lists all BBB Accredited Businesses in Chicago and northern Illinois as of September 24, 2013. The companies listed met BBB standards on this date. Over 61,000 people contact us each day. The majority of these consumers are checking the reputation of a company prior doing business with it. Our database includes free information on over 125,000 companies in northern Illinois, including over 8,000 BBB affiliated businesses. In addition, our national database contains Business Reviews on over 40 million businesses across the United States and Canada. These reports are free and are accessible through our website

The goal of the BBB is to create an ethical marketplace where buyers and sellers can trust each other. We set standards for marketplace trust, encourage and support best practices and celebrate marketplace role models. When you contact one of our Accredited Businesses, make sure you inform them that you saw their advertisement or name in the BBB Consumer Resource Guide.

Sincerely,
Carl Jacobson
Chair

Steve J. Bernas
President & CEO

BBB BOARD OF DIRECTORS

Chair

Carl G. Jacobson
GE Real Estate

President & CEO

Steve J. Bernas
Better Business Bureau/Chicago

Immediate Past Chair

Roy Spencer
Perma-Seal Basement Systems, Inc.

Vice Chairs

Cathy Bushman
Tiffany & Company

Kimberly A. Svoboda
Insight

Gerald M. Cole
MAGS Mid America Groups Services, Ltd.

Carlos M. Minetti
Discover Financial Services

Treasurer

Charles A. Gavzer
Cataldo Family Enterprises

Secretary

Michael E. Stanczak
Hanson Material Services

Outside Counsel:

John A. Janicik
Mayer Brown LLP

Billy Abt
ABT Electronics & Appliances

Theodore J. Aldrich
Delaware Place Bank

Jack Arslanian
MiniMoves, Inc.

Ed Bachler
Nombach Home Exteriors

Brian K. Barkley
Access One, Inc.

Shirley Bicknell
Sears Holdings Corporation

Giovanni T. Bollentino
Charter One Bank

Jerry N. Boudreau
TransUnion LLC

Jan Breyne
Automated Data Processing (ADP)

Joseph B. Brocato
Pederson & Houpt P.C.

Patricia Davis Brooks
Apple Vacations

Rick Brouwer
Brouwer Bros Steamatic

Lawrence J. Carney
American Home Heating Company, Inc.

Ilene Collins
Apartment People

Warner A. Cruz
J.C. Restoration, Inc.

Nicholas Dacanay
Dacanay Consulting

Bob Dalaskey
A.Arnold World Class Restoration

Jeffrey Dann
RJ2 & Associates, Inc.

Duane G. Debs
West Suburban Bank

Dennis DePaola
CBS 2 Chicago

Steve DeZara
Luna Chicago, LLC

Mark T. Doyle
National Van Lines

Michael Ernst
Chicago Fire Soccer Club

Rob Ewing
Walgreens

Steven Farber
WGN-TV

David B. Fine
AT&T Inc.

Darrell Fisher
Midas International, Inc.

Paul Fisher
Danley Garage World

Robert P. Fleck
Tribune Media Group

Jeffrey J. Floerke
Chicago White Sox

Russell T. (Wicker) Freeman
Coyne College

Joseph M. Gagliardo
Laner, Muchin, Dombrow, Becker Levin
and Tomlinberg, Ltd.

Ed Garcia
Wireless Central LLC

A.F. (Duffy) Gaynor
IBM Corporation

Karrie Gibson
Vintage Tech Recyclers, Inc.

Dayle Gillett
The Inland Real Estate Group, Inc.

James Gnoffo
AAA Chicago

Patricia Golden
NBC5 Chicago

Thomas D. Graham
Airoom LLC

Peter Grande
State Farm Insurance

E. Barry Greenberg
The Greenberg Law Firm

Michael T. Grisamore
CDW

David P. Gutman
David Gutman Consulting

Nicole M. Holtzmann
Chicago Sun-Times Media Group

Katherine L. Hust
U.S. Cellular

Richard Hynes
Hynes Associates Architecture & Interiors

Joann Jackson
Integrated Project Management Co., Inc.

Cindy Chiappe-Kay
DeLuxe Corporation

David Kelly
Dex One Corporation

Christopher E. Kentra
Meckler, Bulger, Tilson, Marwick & Pearson, LLT

John Kroen
DeVry, Inc.

Gary Lang
Gary Lang Auto Group

Brian Leonard
Cardio Partner Resources, LLC

Brian LaPelusa
LaPelusa Home Improvement, Inc.

Mark A. Lies II
Seyfarth Shaw LLP

Jerry Lott
Bridgestone Retail Operations, LLC

Michael Magnusson
Pinnacle Advertising

David W. Maher
Public Interest Registry

Rob Marcocchio
Assurance Agency, Ltd.

Rita Marcocci
Fox Duopoly, WFLD/WPWR

Howard Medley
Medley's Moving & Self Storage

Harold (Sandy) Menger
Pave Man, Inc.

Kevin Mize
O'Hare Honda, Pontiac, Hyundai

Bridget Moscatello
Empire Today, LLC

Rob Mudd
Mudd Advertising

Dale Mueller
Chicagoland Aamco Dealers

Bruce O'Neal
Matthews Roofing Company, Inc.

Dennis R. Ontaneda
Combined Insurance, Worksite Solutions

Steve Piwowar

Four Seasons Heating & Air Conditioning
Home Services Division

Jason Roberts

Advantage Chevrolet

Allen Rodriguez

Rodriguez Consulting

Patrick Roney

McDonald's USA, LLC

Patrick Santoro

Restore Construction, Inc.

Jim Schwantz

Von Sydow's Moving & Storage

Dave Segruie

BMO Harris Bank N.A.

Paul F. Sivak

Precision Payroll of America, LLC (PPA)

David Sloan

Chicago Automobile Trade Association

Kelly Smith

The Pampered Chef

Vincent J. Sollecito

ABC 7 Chicago

David Sparks

Sparks Consulting, LLC

Jerry S. Stock

U.S. Waterproofing

Christopher Terzich

Standard Bank and Trust Company

Cecil Treadway

Treadway Enterprises, Inc.

John Wells

Hilton Chicago

James W. Wicklander

Lake County Press, Inc.

Kenneth Williams

Chicago Shred Authority

Jerry Zienty

Jerome A. Zienty & Associates



WHATEVER YOU DRIVE, DRIVE A FIRESTONE



10% Off
ANY MAINTENANCE
OR REPAIR SERVICE

Redeem this coupon and save off regular price at any participating Firestone Complete Auto Care store. Not to be combined with another offer on same product or service and not to be used to reduce outstanding debt. No cash value. Void where prohibited. Offer ends November 30, 2013.



Firestone
since 1926 COMPLETE AUTO CARE

FirestoneCompleteAutoCare.com

BBB Annual Dinner Meeting

Lifetime Achievement



Co-emcee Rob Stafford of NBC5 presents the James E. Baumhart Lifetime Achievement Award to Gerald M. Cole for his long-term personal and professional dedication to BBB program advancement.

Arbitrator of the Year



Brian T. O'Connor (left) accepts the Arbitrator of the Year Award for his dedicated service to the BBB from emcee Allison Rosati of NBC5 at the BBB Annual Dinner Meeting.

Immediate Past Chair



Immediate Past Chair Roy Spencer is presented with the honorary gavel by incoming BBB Chair, Carl Jacobson for his three years of stellar leadership at the helm of the BBB.

Torchbearer of the Year



BBB Chair Roy Spencer presents Dave Kelly, Director of Franchise Marketing for Midwest & Pacific Northwest for Dex One Corporation, with the Torchbearer of the Year Award, the top annual individual honor presented by the BBB.

Resolve your Concerns with Better Business Bureau Arbitration

We all have expectations as to how we want to be treated when making a purchase. A lot of effort goes into both making a sale and buying a product. But what happens when there is a dispute that questions the performance or quality of a product or service? This is a question that all businesses must ask and prepare a policy for.

Don't wait to have complaints filed. When a dispute arises, it's important to listen to the customer to understand the issue. A discussion should take place of options available for resolution. Prolonged efforts at resolution, especially where there are substantial differences of opinion as to the problem, can often increase anger and do serious damage to reputation.

After all efforts are exhausted at resolving a complaint, consider utilizing the services

of a fair, trustworthy arbitration forum. Disputes of any magnitude generally ripple through the lives of all the parties and can affect health, performance and other relationships. When you can't settle a dispute amicably, seek a resolution with BBB arbitration.

In arbitration, parties submit their dispute to a neutral individual who will hear both sides. Arbitration is voluntary and avoids arduous court proceedings. It allows the parties to go forward either with or without lawyers. The arbitration process is efficient, quick and relatively inexpensive compared to the court system.

One aspect of customer service for companies is to let the purchasing public know that businesses embrace methods of problem solving that will take the dispute to a neutral, trustworthy forum.

Consider offering BBB arbitration as a method of final resolution of the dispute or conflict. The BBB serves to help with resolution of disputes and provides a method of customer service that all parties can rely on to smooth the stream of commerce. Reach out to customers and let them know that you want them to be satisfied. However, if they are not, embrace the concept of getting a resolution by a method that is not controlled by either party. Arbitration is a fair, neutral and trustworthy option that takes place with a pool of unbiased, trained attorney arbitrators.

Declaring that you want customers to be satisfied and that problems will be resolved is good business and great customer service. For complete details email info@chicago.bbb.org ★

WORKHAPPY
DELUXE



YOU OWN A BUSINESS,
IT DOESN'T OWN YOU.

DON'T LET YOUR DREAM JOB BECOME WORK.
FROM WEBSITES TO PRINTING TO MARKETING,
OUR EXPERTISE IS AT YOUR COMMAND.

DELUXE.COM • 855.533.5893

DT53BBBA

What Happens When You File A Complaint

Complaint processing and educational information are two of the most visible services that the Better Business Bureau (BBB) provides.

After the BBB receives your complaint, it is communicated to the company immediately. In some cases, complaints are resolved within a few hours. This is because the business often realizes that the longer it takes to resolve a complaint, the harder it is to conclude it satisfactorily. If the matter is not resolved, the BBB will attempt to mediate the problem. If mediation efforts fail, arbitration will be offered.

By tracking complaints and their resolution, the BBB establishes a customer-relations file that is used in developing a fair and objective report on the company.

Your BBB is a watchdog for businesses and consumers

who are looking to “do it right”. Therefore the BBB does not take either side in a dispute; instead, it works to facilitate communications between the buyer and the seller to help both sides reach a satisfactory resolution.

Occasionally, the BBB may be unable to obtain cooperation from the company. All complaints become a part of the firm’s record and are reported to inquirers who ask about the company in the future.

The BBB may refer its file on the company to a law enforcement agency in extreme cases to determine if further action is warranted.

For the fastest way to file a complaint, visit www.bbb.org 24 hours a day, 7 days a week. You may also file your complaint by mail to the BBB at no charge. ★

BBB Seal Internet Referral Source for Customer Assurance

If you’re concerned about whether a company you’re dealing with over the Internet is reputable, protects your personal information and safeguards credit card numbers, then look for the BBB Dynamic Seal as an excellent referral source.



The award-winning BBB Dynamic Seal Program was created to assure consumers making purchases over the Internet that the companies displaying it meet the Better Business Bureau’s stringent standards. Only companies meeting those standards can display the BBB seal on their websites.

By clicking on the Seal, consumers are linked to that company’s BBB Business Review. This is a way of reassuring prospective customers that the company fulfills its promises and also meets the BBB Standards of Business Practice. ★

24-Hour Emergency Service



AA SERVICE CO.
Heating & Cooling

Family owned & operated since 1965
Sales • Service • Install
Commercial • Residential

\$20 OFF

Any Repair Service

Residential only. Applicable to service invoices only. Not valid for regular maintenance visits. Must present coupon at time of service. Cannot be combined with other coupons or specials.



BBB Rating: A+

(312) 280-7889
(847) 729-7889

Luna is proud to receive an
A+ Rating!







773.202.LUNA

luna.com

AT&T. The nation’s **FASTEST**
and now **MOST RELIABLE**
4G LTE network.



MOTO X™
Designed by you only at AT&T.

Rethink Possible® 

1.866.MOBILITY

| ATT.COM/network

| Visit a Store

Speed claim based on comparison of national carriers’ average 4G LTE download speeds for Android™ and Windows smartphones and iPhone 5. Reliability claim based on data transfer completion rates on nationwide 4G LTE networks. LTE is a trademark of ETSI. 4G LTE not available everywhere. Screen images simulated. ©2013 AT&T Intellectual Property. All rights reserved. AT&T and the AT&T logo are trademarks of AT&T Intellectual Property. All other marks used herein are the property of their respective owners.

Moving isn't just about the furniture.
You need someone you can trust.



Call for a free in-home estimate



National Van Lines, Inc.
2800 W. Roosevelt Road
Broadview, IL 60155

708-223-1953

www.nationalvanlines.com

US DOT 76628

Need Energy Solutions?
we have the bright ideas...

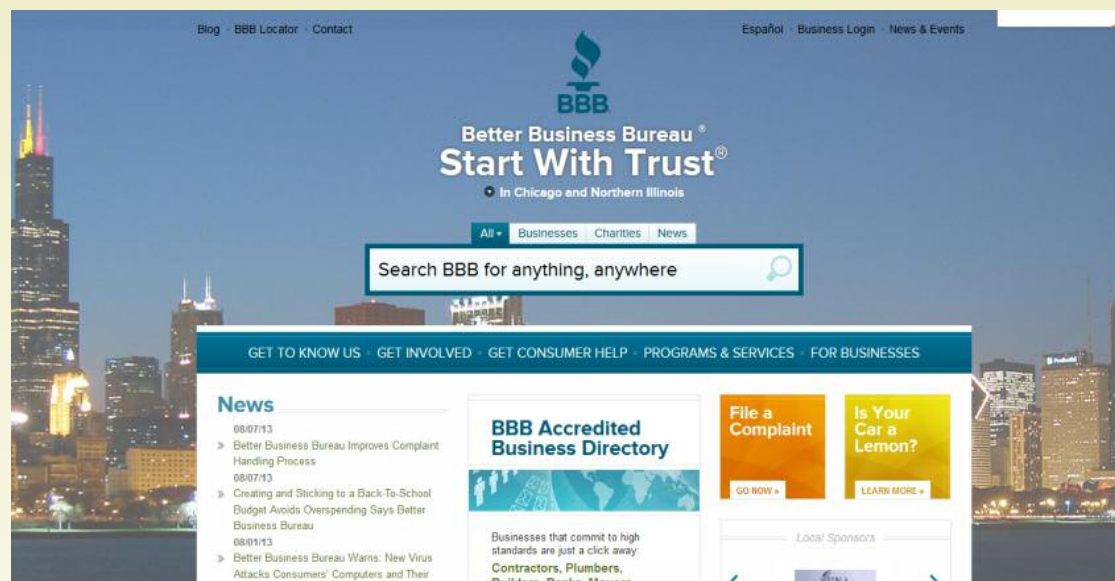


INTERMATIC®
www.intermatic.com

©2013 Intermatic Incorporated

Upcoming All-New Website

Information, Reviews Fast and Easy to Find



Soon the BBB will launch a new website. With this website, the BBB will be able to improve its branding towards businesses, charities and consumers. It is easy to navigate, visually appealing and accessible.

Simple navigation is the most important aspect of the website. On the old website, the search bar was small on the home page. With the new website, the search bar has a dominant position, and it makes charities, businesses and news easily searchable. The website also allows users to quickly find some of the most used pages, including the "Accredited Business Directory" and "File A Complaint". These links will appear on multiple pages, making it easy for individuals to navigate from page to page.

The website is more engaging. The site is also much more versatile with an improved search feature, giving the BBB the ability to reflect the service area by using the Chicago skyline in our background, or even pictures of our Accredited Businesses. The website will also have promotional videos and will provide links for people who wish to offer sponsorships, directing them to the "Accredited Business Directory Sponsorships" page.

Consumers, businesses and charities are able to use the BBB website at any location or on any device. The website automatically scales for use on phones, tablets and other handheld devices. It is also easy for users to jump from the BBB Council homepage to a local BBB and between different individual BBBs. ★

New BBB Services

On July 31, the Better Business Bureau began offering complaint detail in our **FREE** Business Reviews. Previously, complaints were classified into twelve categories and only the type of each complaint was reported with limited information on how the complaint was closed. As of July 31, the actual text from consumer complaints has been included in business reviews, as well as the initial business response and any subsequent business/consumer correspondence in reportable complaints.



Because complaint detail is now viewed by others, all personally identifiable information including names, phone numbers, names of competitor business and

order, invoice or contract numbers has been redacted. The information on complaints that the BBB provides is the actual text of consumer's complaints and comments, along with text of the business response, providing a more personal experience on the site.

This change has enhanced the transparency and openness of the BBB complaint handling process and has received an encouraging and supportive response from BBB Accredited Businesses. ★

Before You Donate

Check Out Charities At BBB Online Charity Review

The Better Business Bureau's Charitable Review Program provides an important source of information on charities and other not-for-profit organizations operating in northern Illinois.

Before making any charitable donations, check out charity reviews for free at www.bbb.org/charity

You also may call for reports on individual charities at **312.245.2516**. Always remember that reports on charities may change over time.

The BBB's Charitable Review Program is designed to encourage local charitable organizations to accept the responsibility of self regulation by adhering to a set of standards that promote public accountability, responsible use of funds,

proper solicitation and governance practices.

The following tips are designed to help donors make smart and informed giving decisions:

- **DON'T succumb to high-pressure, emotional pitches.** Giving on the spot is never necessary, no matter how hard a telemarketer or door-to-door solicitor pushes it. The charity that needs your money today will welcome it just as much tomorrow...after you've had time to do your homework.
- **DON'T assume that only "low overhead" matters.** How much money a charity spends on the actual cause - as compared to how much goes toward fundraising and adminis-

tration - is an important factor, but it's not the whole story. A charity with impressive financial ratios could have other significant problems such as insufficient transparency, inadequate board activity and inaccurate appeals.

- **DO be sure it's the right charity. With so many charities in existence,** their names can blur in a donor's mind and similar-sounding organizations are common. Many phony charities can purposefully choose a name that sounds familiar to you. Be sure you know which charity you're supporting and that it's not a case of mistaken identity.
- **DON'T assume that the charity wants any item you donate.** Worn out, unus-

able or unwanted donated goods cost charities millions of dollars each year because the organization has to bear the cost of disposing of the unacceptable donation. If you have questions about an item's acceptability, call the charity and ask.

- **Be cautious when giving online.** Be cautious when giving online, especially in response to possible spam messages and e-mails that claim to link to a relief organization. When in doubt, go directly to the charity website.
- **Telemarketing cautions.** Telemarketing can be a costly method of fundraising unless carefully managed. If called, don't hesitate to ask for written information on the

charity's program and finances.

- **DO check out the charity carefully.** Make sure you feel comfortable with how your money will be spent. Don't just take the word of someone else; even good friends may not have fully researched the charities they endorse. Go to bbb.org to verify that a charity meets BBB Wise Giving Alliance's .

Whether you choose to support a charitable organization through your time and effort or by donating money, carefully evaluate charitable requests to avoid being exploited by deceptive and fraudulent appeals.

Remember to give with your head as well as your heart. ★

Our Goal...Your Complete Satisfaction.

Since 1936



Abt Electronics & Appliances
www.Abt.com | 847.967.8830
1200 N Milwaukee Ave, Glenview, IL

Abt *Pleasing People Since 1936*

Find a BBB Accredited Business Quickly

There's a new way to find trustworthy businesses. Simply **BBBIt!**

The BBB has added a new website link to make it easier for consumers to find businesses that are trustworthy and perform ethically. Go to www.BBBIt.org to link directly to a new Accredited Business search page.

Our current www.chicago.bbb.org still works and provides a great deal of information. However, since many consumers use the website to search for businesses, the new shortcut of www.BBBIt.org makes finding businesses easier by taking people right where they want to go.

This new website link was introduced to the public with TV, radio and online advertising. The TV and radio commercial features two plumbers telling consumers to choose the plumber that is BBB Accredited.

The commercial ran on TV networks that included MTV, SOAP, TLC, Bravo, Comedy Central, The History Channel and ESPN. The commercial also appeared on WBBM



Newsradio. The www.BBBIt.org ad also was featured online on the Comcast Spotlight home page. ★

BBB New Business Review Feature

Recently, the Better Business Bureau began offering complaint detail in our free Business Reviews. Previously, complaints were classified into 12 categories and only the type of each complaint was reported along with limited information on how the complaint was closed. The actual text from consumer complaints is included, as well as the initial business response and any subsequent business and consumer correspondence in reportable complaints. This new system enhances the transparency and openness of our complaint handling process, assisting consumers in making informed decisions before spending their hard earned cash.

After months of study, the BBB made this change in response to feedback solicited from consumers. Research showed that consumers were

looking for more detailed information on the types of complaints companies receive and how those complaints were ultimately resolved. This change also gives companies more of a voice in the complaint process, allowing them an opportunity to demonstrate how important customer service is to them and show how they respond to customer issues.

Because complaint detail will be viewed by others, all personally identifiable information including names, phone numbers, names of competitor businesses and order, invoice or contract numbers will be redacted. The information on complaints the BBB will provide boils down to the actual complaint from the consumers and the corresponding responses from the company. ★

MIDAS
You Deserve the Midas Touch

Midas
Is Pleased to Belong to the BBB and Support It's Programs

ACCREDITED BUSINESS
BBB Rating: A+

**Total Car Care.
Total Customer Care**

VISIT WWW.MIDASCHICAGO.COM FOR TOTAL CAR CARE SAVINGS!

BBB's Free "Request a Quote" Service

When dollars are tight, buyers want to ensure that they are working with BBB Accredited Businesses that they can trust. This makes it easy to understand why your Better Business Bureau (BBB) receives over 61,000 consumer and business visits on their website each day. Many consumers are visiting the BBB website to utilize **FREE** services such as the BBB Request a Quote service. The Request a Quote service helps consumers save time and money with just a few clicks.

This powerful tool is an additional **FREE** service on the BBB website that allows con-

sumers to obtain a quote for goods or services from current BBB Accredited Businesses via e-mail, phone or mail.

To use this service, simply describe the service you want bids on and provide your contact information. Shortly after, you will receive a number of bids from companies in your area providing the type of service you need.

To immediately access this valuable tool and provide yourself the opportunity of doing business with BBB Accredited Businesses, visit and click on the "Get a Free Quote" button. ★

Get a Free Quote ▶