



The
Newline



BBB Military Line to Bring Financial Literacy and Marketplace Support to Military Families

August 2011

The BBB Military Line, a financial literacy and consumer protection initiative for military families, gained a new sustaining partner with the announcement that the FINRA Investor Education Foundation will provide additional resources to this important program. USAA Federal Savings Bank has also made a significant commitment to BBB Military Line. These two leading organizations join BBB and McGraw-Hill whose efforts to reach more than 40,000 military families through a full complement of online and onsite financial resources including webinars, mobile applications, workshops and promotions were included in the First Lady and Dr. Biden's Joining Forces Initiative.

"By supporting BBB Military Line, the FINRA Foundation and USAA Federal Savings Bank are providing resources directly addressing financial literacy and consumer problems that can overwhelm and distract our service members and their families," said Stephen A. Cox, President and CEO of the Council of Better Business Bureaus. "BBB Military Line has been working with military families for over seven years and with the support of the FINRA Foundation and USAA Federal Savings Bank, more resources will be available to expand this important mission."

"The FINRA Foundation is proud to partner with BBB Military Line to help protect military families from scams that target the military community. BBB Military Line reaches military service members and their families throughout the United States and will provide the military with the tools and information they need to avoid fraud and make smart financial decisions," said Gerri Walsh, Acting President of the FINRA Foundation.

"We believe the men and women who protect our freedoms deserve financial tools and education, which is why we provided a contribution to the BBB Military Line," said David Bohne, President, USAA Federal Savings Bank. "We share a common goal and know that financial readiness equals mission readiness."

According to information released earlier this year, consumers filed 1.1 million complaints against North American businesses in 2010, reflecting a 10% increase over the previous year. Consumers also turned to the BBB more than 87 million times for help researching businesses, a 37% increase over the previous year. "We are delighted that consumers are increasingly relying on the BBB for resolving disputes with businesses and are honored to partner with the Military Line to expand upon the sort of assistance we can offer our military personnel," said Chris Coleman, President and CEO of the BBB serving Greater Iowa, Quad Cities, and Siouxland Region.

Locally, our Community Relations Representative in the Quad Cities area, Patt Englander has been coordinating with Jon Cook of the Rock Island Arsenal and members of his staff exploring opportunities for the BBB to work with them to help military families. In Des Moines, Chris Coleman, President and Madeline Storey, Vice President of our BBB recently met with Karen Schechinger, of Army One Source to establish lines of communication and further promote the program. "While we have a long-standing reputation for complaint handling, we have multiple programs that serve businesses and the communities we live in," continued Coleman.

The Better Business Bureau (BBB) Military Line program, established in 2004 and in partnership with the DOD Financial Readiness Campaign, brings financial workshops tailored to the military for adults and teens; participates in community fairs, conferences, and military installation events; and provides consumer protection information and services --- all through the efforts of local BBB offices throughout the US. Our program empowers our military communities and builds bridges between civilian and military cultures through face to face interaction and cooperation. Our online presence provides financial literacy and military consumer information, along with consumer threat alerts that specifically target the military population. Please visit www.bbb.org/military or email Rod Davis, rdavis@council.bbb.org for more information or contact us at 1-800-222-1600 if your company is interested in supporting this initiative.

Presidents Column: Shield Yourself from a Cell Phone Radiation Scam

Scammers are always looking to make a quick buck, and with consumers concerned about harmful exposure to cell phone emissions, many scammers are looking to promote “shields” that can protect from the cancer causing waves. The BBB, along with the Federal Trade Commission (FTC) are warning consumers to be on the lookout for these so-called “shields” and advising consumers to turn to free options when limiting exposure to cell phone electromagnetic emissions.

Like many other too good to be true products, there is no scientific proof that these shields are actually effective. While it is always good to protect yourself from potentially harmful emissions, there are other ways to do it besides investing in a shield for your cell phone. The FTC even notes that these so-called “shields” may even interfere with your cell phone’s reception.

Leave it to scammers to jump on the latest scientific frenzy! It is important for consumers to do their research before investing in any too good to be true technology. More times than not, victims will end up with a faulty product that, in many cases, doesn’t actually do any good.

The BBB and the FTC advise the public to consider these free options for limiting cell phone electromagnetic emissions:

Go hands free. When chatting on the phone for long periods of time consider using a hands-free device, like an earpiece, or using the speakerphone feature. For the short conversations, you may even want to consider just texting the message, which allows for a quick response and keeps the phone away from your head.

Wait for a good signal. When you have a weak signal, your phone works harder, emitting more radiation. Phones also give off more radiation when transmitting than when receiving, so tilt the phone away from your head when you’re talking, and bring it back to your ear when you’re listening.

Shop around. When looking for a new cell phone, consider investing in one that has a low specific absorption rate (SAR) before you buy. Measured in watts per kilogram of tissue, the SAR reveals how much radiation the body absorbs while using the mobile device. The FCC has record of this information for phones that were made in the last two years. You can find the FCC ID number on the inside of your cell phone’s case. Legally, in the US, a phone can’t emit more than 1.6 watts per kilogram.

On another more personal note and consistent with our lead story, I was fortunate enough to attend the recent homecoming ceremonies welcoming back Taylor, the son of our Cedar Rapids Community Representative, Barbara Green, who has been deployed in Afghanistan. It was a moving event and we thank Taylor and all of our returning military men and women for their service to our country.

Additionally, Barbara Green has been busy coordinating her second annual Shred-It Day event for October 8, 2011 from 8:00 a.m. until noon in the parking lot of the Guaranty Bank Building at the corner of 3rd Avenue and 3rd Street S.E. in Cedar Rapids. All local Accredited Businesses and members of the community are encouraged to participate.

Enjoy the rest of your summer and stay cool!

Chris Coleman

Scam Alert: Adding Insult to Injury

The most frequent scams we receive calls on are the foreign lottery and sweepstakes calls, letters and emails. While illegal foreign lotteries and sweepstakes are extremely common, the Better Business Bureau has recently been informed of several calls from people targeted in such scams and the callers have stated that the scammer was representing themselves as being with the BBB!

These scams often originate out of Jamaica as the phone numbers being called from start with a Jamaican area code, 876. Those who have reported this swindle to the BBB state that the scammer says that are calling on behalf of the BBB and that the target has won millions in prizes. The scammer then instructs them to send anywhere from \$250 to \$350 to cover taxes or fees and as soon as that is received, the winnings will be wired to them. Others have also been asked to mail fees or let the caller send a courier to pick up the fees.

"It is illegal for anyone to require any fees or purchases in order to claim a sweepstakes prize. And the BBB is a nonprofit organization that never holds any such sweepstakes," said Chris Coleman President and CEO of the BBB Serving Greater Iowa, Quad Cities and Siouxland Region. "Anyone who says the BBB is offering millions in prize money are scammers."

If you receive such calls or anything similar, get as much information as possible from the scammer then hang up and report it the BBB and the U.S. Postal Inspector. Protect yourself and your identity and NEVER give personal information out over the phone. Do not share social security, bank account or credit card numbers.

Never agree to send money in advance to claim lottery or sweepstakes winnings even if the money is fronted to you. The check sent to you for this purpose will be counterfeit. Always be suspect if a wire transfer or money gram is involved. The U.S. Postal Inspector: (877) 876-2455 / <http://www.usps.com/postalinspectors>, are interested in receiving copies of any fraudulent or scam mailings.

Ad Review

Ossian Enterprises

a/k/a d/b/a Communities Unlimited, American Publishing and Ad Sports
Davenport, IA.

Challenge: Based on BBB files, this company has had a pattern of complaints concerning sales practice issues, primarily alleging that after purchasing advertising space they fail to receive the promised merchandise. A number of complainants have stated that as part of their sales pitch, the company promises to distribute up to 5,000 posters or magnets to members of the community. Complainants later face difficulty finding substantiation that any finished products were ever distributed. Other complaints allege that after much difficulty, they received a product of poor or substandard quality that did not match the company mock up example used in their sales pitch.

The BBB issued press releases to the public, the BBB community and to local Chambers of Commerce. On June 9, 2011 the BBB also contacted Ossian Enterprises regarding their advertising claims. Specifically, the BBB asked the company to provide information that would substantiate their claim, "There will be up to 5,000 posters to be sent out this September of 2011!" and recommended in regard to the "up to" claim, that the company include a minimum amount of posters that a client could expect to see distributed. The BBB also asked the company to provide at least three references from businesses who were satisfied with the quality and distribution of their product.

Response: On June, 15 Mike Bruce, General Manager for the company, contacted the BBB and stated that they would not be responding to the BBB and refused to cooperate in our advertising review efforts.

New Members

ANKENY

Dewey Dodge Chrysler Jeep
Auto Dealers - New Cars

BERESFORD

Pedersen Machine
Farm Equipment

BETTENDORF

Entertainment Expressions
Audio-Visual Equipment - Dealers
Powell Financial Group
Financial Planning Consultants
Total Media
Advertising Agencies & Counselors
Wetzel Premier Homes
Contractors - General

CASCADE

Delaney's Auto and AG Center &
Repair
Auto Repair & Service

CEDAR RAPIDS

Belding's Furniture Restoration
Antiques - Repair & Restore
G & K Lawn Services
Lawn Maintenance
The Nathan Caraway Company
Contractors - General

CLIVE

Burdette Law Firm
Attorneys

CRESCO

Dean's Body Shop
Auto Body Repair & Painting

CRESTON

Cook Video & Appliance Service
Appliances - Major - Dealers
Fredricksen Memorials
Monuments

DAVENPORT

Anytime Fitness Davenport
Fitness Centers
Beattie Family Dental
Dentists
Damon's Cars & Classic
Auto Dealers - Used Cars

Doyle & Keenan <i>Accountants - Certified Public</i> Dr James M Keller <i>Chiropractors D.C.</i> Iowa Illinois Taylor Insulation <i>Insulation Contractors</i> Neo Computers <i>Computers - Dealers</i> Rick's Wreck Repair <i>Auto Body Repair & Painting</i> Shipman Chiropractic <i>Chiropractors D.C.</i>	MADRID Ostrander Construction Services <i>Concrete Contractors</i>	OTTUMWA Heartland Moving and Storage <i>Moving & Storage Company</i> Solar Dynamics <i>Solar Energy Products - Retail</i>
DES MOINES Entertainment Group <i>Entertainers</i> The Shredder <i>Paper & Document Shredding</i>	MARION Anytime Fitness - Marion <i>Exercise & Physical Fitness Programs</i> C T I <i>Telecommunications</i> Marion Iron Company <i>Smelters & Refiners – Base Metals</i> Nepo Productions <i>Video Production Services</i> Proweb Avenue <i>Web Design</i>	PARKERSBURG Highway 57 Auto <i>Auto Repair & Service</i>
DUBUQUE Elegant Occasions <i>Wedding Supplies & Services</i>	MASON CITY Wealth by Design Financial Services <i>Financial Planning Consultants</i>	PLEASANTVILLE Mark Down Official Site <i>Internet Shopping</i>
ELDORA Konomi Construction <i>Contractors - General</i>	MOLINE Chad Versluis D.D.S. <i>Dentists</i> Exceptional Events <i>Event Planners</i> Mahieu Electric <i>Electricians</i> Mike's Auto Clinic <i>Auto Repair & Service</i> Mobile Tax Preparation <i>Tax Return Preparation</i> Simpson Trucking & Excavating <i>Trucking - Dump</i>	SIOUX CITY A-1 Siouxland Lock & Key <i>Locks & Locksmiths</i> Business Management Systems <i>Check Protection & Signing Machines</i>
FONTANELLE Underground Specialty <i>Utility Contractors</i>	URBANDALE Sign-A-Rama Des Moines <i>Signs</i>	UTE Dale's Guns <i>Gun Dealers</i>
INDEPENDENCE Iowa Wall Sawing <i>Concrete Breaking, Cutting, Sawing</i> kSoft Corporation <i>Computer Software Publishers & Developers</i>	WEST DES MOINES Weddings by Design <i>Bridal Shops</i>	WILLIAMSBURG Ackerman Plumbing Services <i>Plumbing Contractors</i> Iowa County Tire & Service <i>Tire Dealers</i> Robert Shifflett Construction <i>Roofing Contractors</i>

Happy Anniversary

The following businesses recently renewed as Accredited Businesses of the BBB. Thank you!

50+ Years

Electrical Engineering & Equipment
Mullin Awning and Siding

25 - 49 Years

Deever Roofing
Northwest Carpet One
Packaging Distribution Services
Prestige Collision Repair Centers
The Graham Group
The Magic Carpet & Drapery
Tucker Manufacturing

10 – 24 Years

Accu-Temp
All Drive Transmissions

Best Improvement

Boat Furniture
Citation Building Supply
Cummins Central Power
Drew Law Firm
Erickson Plumbing & Heating
First Rate Mortgage
Flewelling Sand and Gravel
Kellor & Kellor Landscape
Liberty Communications
Lynch Brothers Roofing
Mail House
McFarland-Budelier Insurance
Agency
Miller Nursery
Miller-Meier Limb & Brace

Primary Source

Professional Roofing & Construction
Royal Neighbors of America
Sassman Glass & Mirror
Screenbuilders
Total Truck Service Center
United Services of Des Moines
Wilsey Company

5 – 9 Years

A P Seamless Gutter & Roofing
Action Concrete
Bettendorf Home Repair
Bill's Service Center
C & C Smokers Outlet
Car Country Auto Wrecking

(5 – 9 Years Continued)

City Gardens
Consumer Credit Counseling Service
Des Moines Landscapes
Front Street Manufacturing
Gissel Construction
GTS Tree Service
I E R Computer
Imperial RV Center
James A Dempsey DDS PC
Jansen Lawn Service
Jerry Ray Siding
Kaufman Construction
Ken's Delivery Service
Ketels Contract Training
Kulig Accounting and Taxes
Lloyd's Plan
Maranatha Services
Mattress Outlet
Olson Law Office
Premier Plumbing
Quality Air Heating & Cooling
Revival Animal Health
RushGideon
Scotty's Body Shop
ServiceMaster Cleaning Services
Smitty's Auto Parts
Strawhacker & Associates
T & E Construction
Taste! To Go & Catering
Van't Hof Concrete
Westside Appliance Parts & Service Center

1 – 4 Years

A & B Plumbing
A & M Windows, Doors & More
A Perfect Pair
AAA Contracting
Abbie's Animal Clinic
Advanced Mechanical Geothermal
Afterimage Construction Services
Alpha Kennels
Amy Allen Photography
Anderson Dental
Arensdorf Excavating & Trucking
Arnold Motor Supply
Benchmark Construction
Bill's Moving & Storage
Bob Bauer Basement Waterproofing
Bonifas Home Builders
Borota Heating & Cooling
Bowman Body Shop
Boyd Appliance Center

Brandenburg Photography
Bruce's New & Used Furniture
Butler Construction
Chad's Electric
Classic Home Remodeling
Clear Choice Des Moines
Country Creations
Culver Construction
D & S Property Preservation
Dance Vision
Dau Construction
De Marlie Trucking
Deanna Orwig All Risk Crop
Insurance Agency
Decorah Veterinary Clinic
Destination Homes
Done Right Home Inspection
Dry Seal Construction
Eastern Iowa Veterinary Specialty Center
Fairway Auto Care
Farrell Electric
Fitness Design
Five Star Roofing
Frerich Masonry
Gla-Zit
Gratias Construction
Greens Appliance Heating & Cooling
Grell Roofing
Guardian Family Care
Haan Roofing & Construction
Hanson Homes
Harris Door
Hawkeye Auto
Healthy Connections
Hedberg & Son
Highpointe Lawns
Hinz Plumbing
Hot Heels
Hyme's Tree Service
Ingle Automotive Repair
Iowa Fire Control
Joan of Art
Justice Electric
Kale Heating & Air Conditioning
Kessler Funeral Homes
Keyte Law Firm
King Painting
Klarkowski Concrete
Lastime Roofing
Liberty Exteriors
Lifetime Pools Spas and Billiards
Lunchtime Solutions

Maylum Tool & Grind
Mercy Medical Center
Midwest Mudjacking Service
Midwest Overhead Garage Door
Mike's Home Improvement
Milan Blacktop
Mobile Super Service
Modern Sound Engineering
Mt Vernon Road Dental
National Energy Consultants
NatureScape Lawn and Landscape Care
Neumann Brothers
Off Campus Auto Repair
Oleson Landscape & Design
Pera & Cie
Pioneer Capital Financial Services
Premier Property Improvement Services
Pro Diesel
Pro Tree Trim & Removal
Quality Cut Lawn Care
R B I Construction
Rich Dougherty Painting
Roof One of Iowa
S.E. Iowa Diesel Service
Securitas Security SVC USA
Seven Springs Customs
Shaffer Plumbing & Heating
Sioux City Ford Lincoln Mercury
Siouxland Lawn Care
Stecker Concrete
Steve Nelson & Son Siding Contractors
thatsmytruck.com
The Birthday Company
The Bridal Connection
The Dental Center
The Moving Club Lawn Care Service
Triplett Companies
Triunity Interests
Tryon Enterprises
Up and Running Electronics
Vintage Homes
Waddill Services
Wagehoft Home & Land
Walnut Creek Woodshop
Watters Autoland
West Liberty Locker & Processing
Wigman Company
World Wide Export and Equipment Sales
Yakle's Sales & Service

Announcement

If you are solicited by a local charity and want us to look into the possibility of an evaluation, please email its name and address to our Charity Review coordinator, barb@dm.bbb.org.

Our Business Relations Executives are having a great summer!
Pictured below at a Cubs game from left to right are:
Kristen Rappe, Diane Bermudez, Terry McCarl and Joel Van Horn.

