



# NEW TRENDS @ BBB

THE BETTER BUSINESS BUREAU® OF SOUTHEAST FLORIDA AND THE CARIBBEAN

## Better Business Bureau Features Craftmatic Beds

A Platinum Plus Corporate Partner



## Bureau de Negocios Mejorados: Craftmatic Beds

Socio Corporativo Platinum Plus

Nearly 40 Years of Successful Retail Selling has been replaced by Shop by Phone & Save™. Today Craftmatic® Direct's National Marketing Program is an instant nationwide success!



Nuestros casi 40 años de éxito en ventas al público minorista ahora continúan con Shop by Phone & Save™. Actualmente el programa de comercialización nacional Craftmatic® Direct es un éxito en todo el país.

After selling over 1,100,000 beds, The Craftmatic® Brand has streamlined their sales process. Now you can "Shop by Phone & Save™" on a New Craftmatic® "The Best Selling Adjustable Brand" - "Trusted for Nearly 40 Years!"

Después de más de 1.100.000 camas vendidas, la marca Craftmatic® ha simplificado su proceso de venta. Ahora puede comprar por teléfono y ahorrar con Shop by Phone & Save™ con una nueva Craftmatic® "La marca de camas ajustables más vendida" - "Con casi 40 años de prestigio".

Today all Craftmatic® Beds are sold nationwide through Craftmatic® Direct in Pompano Beach Florida. There's No hassle ... No pressure ... No salesman will come to your home! Craftmatic® Direct offers Convenient Delivery, Installation and In Home Service ... in all 50 states!

Actualmente todas las camas Craftmatic® se venden en todo el país a través de Craftmatic® Direct en Pompano Beach, Florida. Sin presiones... sin molestias... ningún vendedor irá a su casa! Craftmatic® Direct le ofrece una entrega conveniente, servicio de instalación y mantenimiento a domicilio... en los 50 estados!

Craftmatic® Direct is an Accredited Platinum Plus Member of the Better Business Bureau of South Florida with an A+ Rating. The company has also been Rated #1 by ConsumerAffairs.com , and is the #1 Online Seller of Adjustable Beds featuring all sizes and mattress types.

Craftmatic® Direct es miembro acreditado Platinum de la Oficina para Mejores Negocios (BBB) del sur de Florida con clasificación A+. La compañía también ha sido nombrada N° 1 por el sitio ConsumerAffairs.com y vendedor en línea N° 1 de camas ajustables con todos los tamaños y tipos de colchón.

A Craftmatic® Bed equipped with optional heat and soothing massage may provide temporary relief from: Low Back Pain ... Minor Aches and Pains due to Muscular Fatigue or Overexertion ... Edema or Swelling of the Legs ... Poor Local Blood Circulation of the Legs ...The Symptoms of Hiatus hernia ... Gastric Reflux ... and Night-Time Heartburn. The optional Heating Accessory may provide temporary relief from Mild Arthritis and Joint Pain, as well as Muscle Pain associated with Stress and Tension. Sleeping in an upright position may reduce or ease Light and Occasional Snoring as well.

Una cama Craftmatic® equipada con función térmica opcional y masaje relajante puede brindar alivio frente a: Dolores lumbares... Dolores moderados debidos a fatiga muscular o esfuerzos excesivos... Edemas o hinchazón de piernas... Mala circulación en las piernas... Hernia de Hiato... Reflujo gástrico... Y acidez estomacal. El accesorio Térmico opcional puede brindar alivio temporario para dolores leves de artritis y articulaciones, así como dolor muscular asociado con estrés y tensión. Dormir en una posición erguida también puede reducir o minimizar ronquidos leves u ocasionales.

Craftmatic® is a household name, and the Craftmatic® Brand is The #1 All-Time Seller of adjustable beds in the

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## TOP TEN COMPLAINTS January - March 2013

1. Pre-Paid Calling Cards Retail
2. Burglar Alarms and Monitoring Systems
3. Telephone Equipment and Systems Retail
4. General Merchandise Retail By Internet
5. Airlines
6. Internet Advertising Services
7. Computer Software Services
8. Moving and Storage Companies
9. Car Dealers
10. Professional Organizations

## TOP TEN INQUIRIES January - March 2013

1. Contractors - General & Certified Residential
2. Business Services
3. Accountants Referral Services
4. Roofing Contractors - North
5. Automobile Repair Services
6. Mortgage Services
7. Car Dealers
8. Used Car Dealers
9. Mobile Auto Repair
10. Foreign Automobile Repair Services

## NEW TRENDS @ BBB®

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## In Its 100th Year, Better Business Bureau Breaks All Records for Consumer Services

*Consumer Inquiries Up 20%, Instances of Service Top 180 Million  
for Oldest Consumer Rating and Review Organization*

Better Business Bureau celebrated its Centennial year by ringing the closing bell of the New York Stock Exchange, laying a wreath at the Tomb of the Unknowns in Arlington Cemetery, and helping a record-breaking number of consumers across the United States and Canada. The organization set new records in virtually all categories of service:

- Total instances of service (online and in person) topped 180 million, up from 142.5 million in 2011, a 27% percent increase.
- Inquiries jumped more than 20%, from just over 103 million in 2011 to 124.5 million in 2012 (inquiries are primarily consumers looking up a specific business or searching for a business in their area at [bbb.org](http://bbb.org) or via the mobile app).
- The number of complaints against businesses handled by BBB in 2012 was 984,721, up more than six percent from 927,256 in 2011.
- National charity reports viewed on Give.org were up from three million in 2011 to five million in 2012, due in part to a new, easier-to-read reporting format.
- Visitors to the organization's website averaged 8-10 million a month, also a record.

"These numbers confirm BBB's leadership in helping consumers make smarter buying decisions," said Brodie White, President, BBB of SE Florida and the Caribbean. "They demonstrate the trust that consumers place in us to give them good information, to steer them toward good businesses and away from bad ones, and to help them resolve problems when they arise. It's gratifying as we enter our second century to know that our brand is more relevant than ever."

Hurt credits the venerated organization's Centennial with helping to remind people just how valuable BBB can be. 2012 was also the first full year that BBB Business Reviews and ratings were available on an iPhone app. The organization's popular Scam Alerts, blog and social media sites attracted a new generation of BBB users. Two new microsites - BBB Smart Investing and BBB Scam Stopper - generated a lot of interest, as did the group's annual list of Top Ten Scams.

One startling statistic had to do with online-only businesses, which had approximately seven times the number of complaints per business as "bricks and mortar" retailers. "When shopping online, it's even more important to take

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## Better Business Bureau Features: Craftmatic Beds

...continued from pg. 1

world. Over 40% of Craftmatic's daily callers are repeat customers dating back to the 1970's. The loyalty to the Craftmatic® Brand is a testament reflecting a happy and satisfied customer base for nearly 40 years.

For a Free Price Quote & FREE Information ...  
You can Call 1 800 245 0205  
Craftmatic® Won't Be Undersold! There is Absolutely No Obligation!

## Bureau de Negocios Mejorados: Craftmatic Beds

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Craftmatic® es un nombre de productos para el hogar, y la marca Craftmatic® es la N° 1 de todos los tiempos en ventas de camas ajustables del mundo. Más de un 40% de quienes nos llaman diariamente ya son clientes y han confiado en nosotros desde 1970. La fidelidad con la marca Craftmatic® es un testimonio que refleja una cartera de clientes felices y satisfechos durante casi 40 años.

Para obtener más información y un presupuesto en forma GRATUITA, llame al 1 800 245 0205  
iCraftmatic® tiene los mejores precios! iSin ningún compromiso de compra!



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## BBB Business Reviews to Provide New Opportunity for Businesses to Demonstrate Their Attention to Customers

*What information do consumers want to know when they contact BBB? According to several national surveys, including a Princeton Research study, they want to have as much information as possible.*

Due to the level of detail consumers are accustomed to seeing on other websites, they want to see more detail in our reports, as well. Specifically, they want to read the actual complaints from other consumers, and the corresponding response from the business.

BBB wants to provide as much information as possible to assist consumers in making educated decisions, but also provide businesses with the opportunity to showcase their professional and timely communication with their customers. *Starting July 31, 2013, complaints and a business's response to the complaints will be included in BBB Business Reviews.* As a BBB Accredited Business, you understand the importance of a professional response to your customers. We are looking forward to updating our resources and providing information that not only shows complaints, but also provides your professional, concerned response to the complaint. By including this information in BBB Business Reviews, you have the opportunity to put your best foot forward and show that you care about your customers.

It is important to note that when publishing the text of consumer complaints and business responses, BBB deletes all personally identifiable information of both consumers and the business. This includes names of employees and account numbers, as well as anything that might identify the customer. BBB also edits out profanity and threatening language.

Dozens of other BBBs have already started publishing complaint details in BBB Business Reviews. To see an example, check out the Business Review of Time-Warner Cable in Charlotte NC at <http://www.bbb.org/charlotte/business-reviews/television-cable-catv-and-satellite/time-warner-cable-charlotte-division-100025/complaints> or Dave Smith Motors in Kellogg, ID at <http://www.bbb.org/eastern-washington/Business-Reviews/auto-dealers-new-cars/dave-smith-motors-in-kellogg-id-6000029>. Look for the links to "Read Complaint Details."

Your BBB wants to help you succeed when interacting with consumers and responding to complaints. For tips on crafting a professional response to a complaint, do not hesitate to contact us. We are proud to have BBB Accredited Businesses that care for their customers and we look forward to sharing proof of your positive customer service in your BBB Business Review.



**Welcome New Accredited Businesses**

A firm cannot just “join” the BBB® by paying dues. It must have a history of ethical practices and adhere to fair advertising and selling standards. We thank the following accredited businesses who are telling their business customers and neighbors they want to do their part to make their community a good place to work and live, and that they believe in business self-regulation and consumer education. We urge fellow accredited businesses to support the new “partners” whenever possible by looking for the BBB® torch before they make a purchase. New accredited businesses, thank you for your support and welcome aboard!

<p><b>1-800 Supplements Inc.</b> 480 W 83rd St Hialeah, FL 33014-3608 800 787-7108</p> <p><b>1st Response Public Adjusters, Inc.</b> 15160 SW 136th St Unit 13 Miami, FL 33196 786 252-2619</p> <p><b>20/Twenty Eyecare</b> 10660 Forest Hill Blvd Ste 210 Wellington, FL 33414 561 333-3932</p> <p><b>800 LO Ayudan Inc.</b> 3333 S Congress Ave. 400 Delray Beach, FL 33445 800 562-9832</p> <p><b>800 Need Help Inc.</b> 3333 S Congress Ave Ste 400 Delray Beach, FL 33445 800 633-3435</p> <p><b>A Better Cut</b> 870 N Military Trail West Palm Beach, FL 33415 561 684-5757</p> <p><b>A GREAT PLACE TO SIT, INC.</b> 405 S 21st Avenue Hollywood, FL 33020 954 989-7979</p> <p><b>A. D. SABA Enterprises, Inc.</b> 404 N Country Club Dr Lake Worth, FL 33462 561 969-2920</p> <p><b>AAA Mobile Mechanic</b> 5782 Parkwalk Cir W Boynton Beach, FL 33472 561 523-8155</p> <p><b>AAAV Inc.</b> 777 S Flagler Drive #800 West Palm Beach, FL 33401 866 685-7604</p> <p><b>ABB Waxing</b> 6815 Biscayne Blvd Ste 102 Miami, FL 33138 305 756-7794</p> <p><b>ABC Appliance Rescue, Inc.</b> 13219 44th Pl N Royal Palm Beach, FL 33411 561 506-1392</p> <p><b>Abraham A/C &amp; Heating Services, Inc.</b> 1568 NW 34th Street Fort Lauderdale, FL 33334 954 491-3220</p> <p><b>AC Doctor, LLC</b> 2665 S Bayshore Dr Ste 901 Miami, FL 33133 305 714-4100</p>	<p><b>Ace Commercial Roofing, Inc.</b> 21955 Cypress Drive Boca Raton, FL 33433 561 929-1466</p> <p><b>Action Electric, Inc.</b> 621 SW 9th Street Pompano Beach, FL 33060 561 471-0099</p> <p><b>Adam's Air &amp; IR Technologies</b> 5126 Owls Ct Lake Worth, FL 33463 561 876-4011</p> <p><b>ADT Security Services</b> 1501 Yamato Rd Boca Raton, FL 33431 888 238-2727</p> <p><b>Advanced Motion Therapeutic Message, Inc</b> 2965 20th St Vero Beach, FL 32960 772 567-8585</p> <p><b>Air Force Mechanical A/C &amp; Refrigeration, Inc</b> 7805 NW 99th St Hialeah Gardens, FL 33016 305 863-6133</p> <p><b>Alfa Vitamins Laboratories, Inc.</b> 4701 NW 77th Ave Doral, FL 33166-5521 888 549-6279</p> <p><b>All Variety Home Services, Inc.</b> 3100 Floweva St West Palm Beach, FL 33406 561 255-3334</p> <p><b>Allstate Management Group Inc.</b> 3000 NE 30 Place, Suite 100 Fl. Lauderdale, FL 33306 954 916-7983</p> <p><b>Alpha Construction &amp; Mechanical Services, LLC</b> 2011 NE 52nd Ct Fort Lauderdale, FL 33308 954 306-9006</p> <p><b>AMDI CONSTRUCTION, INC.</b> 13050 NW 30th Ave Opa Locka, FL 33054 305 423-5805</p> <p><b>America Pavers Contractors, Inc.</b> 960 S Deerfield Ave Deerfield Beach, FL 33441 954 786-9060</p> <p><b>American Mold Removal Serving SE FL</b> Jupiter, FL 33470 888 884-4905</p>	<p><b>Ameritech Roofing Systems, Inc.</b> 12805 NW 42 Ave Opa Locka, FL 33054 954 581-8556</p> <p><b>AMS Boats, Inc.</b> 3555 69th St. Vero Beach, FL 32967 772 564-0040</p> <p><b>Angelical.info, Inc.</b> 19622 SW 103rd Ct Cutler Bay, FL 33157 305 303-2062</p> <p><b>Apple Debt Care</b> 7925 NW 12th St Ste 407 Doral, FL 33126 888 351-5421</p> <p><b>Aqua Shop - Indoor Surfing</b> 501 S Federal Hwy # 1740 Hallandale Beach, FL 33009 954 457-7931</p> <p><b>ARG Marine, Inc.</b> 3562 Martin Luther King Jr Blvd Riviera Beach, FL 33404 561 840-1514</p> <p><b>Armelo Construction Group Inc.</b> 7511 Edgewater Circle West Palm Beach, FL 33406 863 812-6221</p> <p><b>Arrigo Dodge Chrysler Jeep Ram Ft. 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800 349-2434

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**EE&G Restoration LLC**  
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561 276-4606

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## Better Business Bureau Names “Top Ten Scams” of 2012

The Better Business Bureau investigates thousands of scams every year, and this past year launched two websites to help consumers figure out which offers are real and which ones are possibly frauds:

**BBB Smart Investing** ([www.bbb.org/smartinvesting](http://www.bbb.org/smartinvesting)), developed in partnership with the FINRA Investor Education Foundation, informs consumers about investment fraud, Ponzi schemes and risky investments, and helps them assess their risk, check out brokers, and avoid getting taken.

**BBB Scam Stopper** ([www.bbb.org/scamstopper](http://www.bbb.org/scamstopper)), developed in partnership with Western Union, educates consumers about the major types of scams and provides information on how to avoid them and how to report them. The annual “Top Ten Scams” list is culled from a variety of sources. BBB gathers information on scams from consumers, some of whom have been victims of scams; from federal agencies; and from other reliable information sources. “It’s hard to say which are the ‘biggest’ scams, as far as the number of people affected or the amount of money stolen, because many go unreported or under-reported,” said Brodie White, President, BBB - SE Florida and the Caribbean. “Some of these scams have been around as long as BBB - 100 years - and some take advantage of brand new technologies. Our list is made up of the ones that seemed the most audacious, the most egregious. They hurt a lot of people, and it seems that scams are only getting more prevalent even as consumers are getting savvy.”

Here are BBB’s Top Ten Scams of 2012:

### **Top Overpayment/Fake Check Scam: Car Ads**

The online ad says something like “Get Paid Just for Driving Around” - a prominent company is offering \$400+ per week if you’ll drive around with their logo all over your car. They send a check to you, which you are supposed to deposit in your account and then wire part of the payment to the graphic designer who will customize the ad for your vehicle. Whoops! A week later, the check bounces, the graphic designer is nowhere to be found, and you are out the money you wired. The Internet Complaint Center ([www.ic3.gov](http://www.ic3.gov)) says they saw this one a lot in 2012.

### **Top Emergency Scam: Grandparents Scam**

The “Grandparents Scam” has been around a while, but it’s still so prevalent we need to mention it again: grandchild/niece/nephew/friend is traveling abroad and calls/texts/emails to say he or she has been mugged/arrested/hurt and needs money right away (“...and please don’t tell mom and dad!”). Plus the FBI says that, thanks to social media, it’s getting easier and easier for scammers to tell a more plausible story because they can use real facts from the supposed victim’s life (“Remember that great camera I got for Christmas?” “I’m in France to visit my old college roommate.”). Easy rule of thumb - before you wire money in an emergency, check with the supposed victim or their family members to make sure they really are traveling. Odds are they are safe at home.

### **Top Employment Scam: Mystery Shopping**

If you love to shop, working as a secret shopper may sound like an ideal way to supplement your income. But scammers have figured that out, too, and many job offers are nothing



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more than a variation on the Overpayment/Fake Check Scam (above). Sometimes they even tell you that evaluating the wire service company is part of the job, which is why you need to send back part of the money. The Mystery Shopping Providers Association says it’s not the practice of their members to pre-pay shoppers, but if you have your heart set on this type of job, you can find a legitimate gig through their website at [www.mysteryshop.org](http://www.mysteryshop.org).

### **Top Advance Fee/Prepayment Scam: Nonexistent Loans**

Loan scams continued to fester in 2012. It seems for every legitimate lender out there, there is a scammer waiting to prey on people in desperate situations. Most of the scams advertise online and promise things like no credit check or easy repayment terms. Then the hook: you have to make the first payment upfront, you have to buy an “insurance policy,” or there is some other kind of fee that you have to pay first to “secure” the loan. This year, we heard a new, aggressive twist on loan scams: consumers who were threatened with lawsuits and law enforcement action if they didn’t “pay back” loans they said they had never even taken out in the first place. Some got calls at their workplace, even to relatives. The embarrassment of being thought of as a delinquent caused some victims to pay even when they knew they didn’t owe the money.

### **Top Phishing Scam: President Obama Will Pay Your Utility Bills**

Of all the politically-related scams, this one seemed to be the most prevalent. At the peak of summer with utility costs soaring, consumers got emails, letters and even door-to-door solicitations about a “new government program” to pay your utility bills. Hey, the president wants to get re-elected, right? Maybe he’s just trying to win votes. Victims “registered” with an official-looking website and provided everything scammers needed for identity theft purposes, including bank account information.

### **Top Sweepstakes/Lottery Scam: Jamaican Phone Lottery**

This is an old one that flared up again this year. We consider it flattering (in a weird way) that BBB is such a trusted brand that we “star” in so many scams! In this one, the calls come from Jamaica (area code 876) but the person claims to represent BBB (or FBI, or other trusted group). Great news: you’ve won a terrific prize (typical haul: \$2 million and Mercedes Benz) but you have to pay a fee in order to collect your winnings. There are lots of variations on this; sometimes it’s a government grant. Best just to hang up and then file a phone fraud report with the appropriate government agency (see below).

### **Top Identity Theft Scam: Fake Facebook Tweets**

Two top social media sites were exploited in one of this

... continued on pg. 10

## How Fake FTC Emails are Tricking Business Owners

Federal Trade Commission



A new phishing scam is making the rounds disguised as a consumer complaint notification from the FTC. If you receive it, just hit "delete."

### How the Scam Works:

You get an email that appears to be from the FTC with the subject line: "Notification of a Consumer Complaint." The email states that a complaint has been filed against your business, and you need to review and respond to the allegations.

The email provides a link for you to supposedly click through to the FTC website and download a PDF of the complaint details. The link really goes to a third party website, and the file you download is actually malware that scans your computer for personal and banking information.

Like most scams, this one is not set in stone. Several variations already exist, and scammers will continue to alter the emails as news of the con spreads. Watch out for changes in the subject line and the complaint details. Older reports of the scam involve emails that urge recipients to call a fake FTC help hotline or complete an online complaint form.

### How to Spot a Phishing Email:

- Don't believe what you see. Scammers can make links look like they lead to legitimate websites (as in the example above) and emails appear to come from a different sender. It's also easy to steal the colors, logos and email header of the FTC or any other established organization.
- Be wary of unexpected emails that contain links or attachments. Do not click on the links or open the files.
- Check a link's true destination by hovering over it and looking in the lower right hand corner of your browser.
- Try Googling the organization or the contents of the email. If the email is a scam, this is likely to reveal an alert or bring you to the organization's real website, where they may have posted further information.

For More Information check out the Federal Trade Commission's official warning about the scam.

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## Getting Bugged? Make Sure Your Pest Management is Handled by a Pro

April is National Pest Management Month, according to the National Pest Management Association (NPMA). When your pest problem gets too big for a flyswatter, a mousetrap or do-it-yourself spray, it's time to call in a professional service. In 2012, more than 786,000 people turned to Better Business Bureau for information on pest control services.

Take the time needed to select a reputable business, and make sure you're doing business with someone you trust. BBB and NPMA recommend the following tips for finding a qualified pest management professional:

**Check them out.** Evaluate pest control professionals and companies that are members of national, state or local associations. Always check out the business' BBB Business Review at [bbb.org](http://bbb.org) first and visit [Pestworld.org](http://Pestworld.org) to find a local professional. Ask friends and neighbors to recommend pest control companies they have used successfully and ask how satisfied they were with the service.

**Always deal with a qualified and licensed pest management company.** Ask to see the license or other credentials of the pest control professional that comes to solve your pest problem.

**Don't rush.** If a sizable amount of money is involved, get bids from several pest management companies. Since you are paying for professional knowledge as well as skillful application of pesticides, look for someone whose judgment you can trust.

**Understand before you sign.** Before signing a contract, be sure to fully understand the nature of the household pest to be exterminated, the extent of the infestation, and the work necessary to solve the problem. Find out if the pest control company has liability insurance to cover any damages to your house or furnishings during treatment. If a guarantee is given, know what it covers, how long it lasts, what you must do to keep it in force, and what kind of continuing control, prevention and management are necessary.

**Don't fall for high-pressure sales tactics.** Buy value, not price. Beware of companies that offer bargains that sound too good to be true. Be wary of companies that come to your home uninvited and offer to give your house a free inspection for pests or press you for immediate and/or costly treatments.

For more home improvement tips you can trust, visit [bbb.org](http://bbb.org) and for the latest, follow us on Facebook at [www.Facebook.com/BetterBusinessBureau](http://www.Facebook.com/BetterBusinessBureau).



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Pathfinder Business Strategies, LLC  
Royal Holiday Club  
Spirit Incentives  
The Continental Group, Inc.  
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Aztil, Inc.  
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Everest Institute-Kendall Campus  
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Phil Smith Chevrolet

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Proietto Painting Inc.  
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Strax Rejuvenation  
Total e-Medical  
United Home Care Services, Inc.  
United States Medical Supply, Inc., The  
United States Warranty Corp.  
United TranzActions, LLC  
Vacation Village Resorts  
Vitacost.com, Inc.  
Wayne Akers Ford, Inc.  
WCS Lending, LLC  
Worldwide Rebates, Inc.

## BBB... Top Ten Scams

... continued from pg. 7

year's top scams. You get a Direct Message from a friend on Twitter with something about a video of you on Facebook ("ROFL they was taping you" or "What RU doing in this FB vid?" are typical tweets). In a panic, you click on the link to see what the embarrassing video could possibly be, and you get an error message that says you need to update Flash or other video player. But the file isn't a new version of Flash; it's a virus or malware that can steal confidential information from your computer or smart phone. Twitter recommends reporting such spam, resetting your password and revoking connections to third-party applications.

**Top Home Improvement Scam: Sandy "Storm Chasers"**  
BBB spends a lot of time investigating and reporting on home improvement scams, but this year we saw an unusual amount of "storm chaser" activity following Super Storm Sandy. Tree removal, roofing, general home repairs - some were legitimate contractors who came from other areas for the volume of work available; others were unlicensed, uninsured and ill-prepared for the work; while some were even out-and-out scam artists who took the money and never did the work. In an emergency, it's tempting to skip reference checking, but that's never a good idea. BBB has tens of thousands of Accredited Businesses in the home contracting field who are committed to upholding our mission of trust. Next time you need home repairs, find a contractor at [www.bbb.org/search](http://www.bbb.org/search).

**Top Sales/Rental Scam: Real Stars, Fake Goods**  
Sports memorabilia and phony tickets always make the list

of top counterfeit goods. From the Super Bowl to the World Series, counterfeiters manage to have their hands in your pocket all year long. With the London Olympics added to the mix, it appears that 2012 was a good year for sports fakes. Some scammers were selling cheap knock-offs in front of stadiums. Others set up websites that just stole your money and never had any goods to begin with. Counterfeit goods are not only a rip-off for you because the merchandise is usually shoddy, but they are also a rip-off for the teams, athletes, designers and artists who create, license and sell the real thing. Buy directly from team stores and websites, or from legitimate retailers. You'll pay a little more, but it will be the real deal. Remember, if a deal sounds too good to be true, it probably is.

**Scam of the Year: Newtown Charity Scams**  
Within hours of the horrific shooting at Sandy Hook Elementary School in Newtown, Connecticut, social media pages dedicated to the child victims began cropping up...and some of them were scams asking for money. The FBI has already arrested one woman for posing as the aunt of one of the children killed, and state and federal agencies are investigating other possible fraudulent and misleading solicitations. In response to these reports, BBB Wise Giving Alliance offered tips for donors to understand how and when to best support those dealing with such a tragic crisis. Although the number of people defrauded and the total dollars stolen is most likely low, the cynicism and sheer audacity of these scams merits our selecting it as the "Top Scam of 2012."

More information for consumers:  
For more information on these and other scams, go to [BBB Scamstopper](http://BBB Scamstopper). Sign up for our Scam Alerts and learn about new scams as soon as we do.

## Top Five Tips for Mobile Banking



In our tech-savvy world, everything is readily accessible and convenient...even banking. Gone are the days of waiting in line at the bank or even waiting for your computer to boot up. Now you can

access your bank account from anywhere in the world via your smart phone or tablet.

But consumers need to be more cautious than ever when banking through any device, as hackers can prey on the unsuspecting. The FINRA Investor Education Foundation, part of the Financial Industry Regulatory Authority and the BBB of Southeast Florida and the Caribbean, offer these five tips on how to keep your identity safe and your money in the bank:

**Password-protect your phone or tablet** so that only you can access the information on your device. This will help protect you if your phone or tablet is ever lost or stolen.

**Never provide personal information unless you initiate contact** with your bank or other financial institution. Financial institutions should not request account numbers, Social Security numbers or other sensitive information through email or text messages. If you're not sure about a

request, contact your bank by calling the number on the back of your debit or credit card.

**Don't stay "auto-logged in" to your accounts.** Even though it's convenient, it increases the risk that an unauthorized user will access your accounts.

**Delete old texts from your bank** to reduce your exposure to fraud.

**Report lost or stolen devices immediately** to your wireless provider and financial institutions.

# P.C.I.

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*State Certified General Contractor*

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## BBB... Breaks All Records for Consumer Services ... continued from pg. 2

the time to know who you are dealing with," said White. "It takes less than a minute to look up a company at bbb.org. Do that before you enter your credit card information and click 'Buy.'" One number that was down was good news - BBB AUTO LINE handled fewer lemon law disputes (17,158, down from 17,367 in 2011). "Automakers are making better quality automobiles and improving customer service," noted White. "This positive trend has been going on for years."

BBB maintains Business Reviews on more than 4.5 million businesses and rates them based on complaint histories, responsiveness to customers, licensing, legal and government action, and other factors. Nearly 400,000 are Accredited Businesses that meet the BBB Code of Business Practices and are permitted to display the BBB logo in their marketing and place of business.

The top industries by inquiry and the percentage change over 2011 were: (see top Chart)

These numbers were not surprising, as consumers tend to do more research on large purchases such as cars and home remodeling. The top four categories for inquiries remained the same from 2011, and most of the rest changed only slightly. Movers fell off the top ten while collection agencies moved up to #8.

Complaints are filed by consumers against a particular business when they have a problem they cannot resolve on their own. Every complaint is reviewed by a staff member at the BBB where the business is located, and the company is given two weeks to respond. Through a self-regulatory process, honed over 100 years, about 95% of complaints to BBBs are resolved at this level (either the business and consumer work it out, which may impact the business's rating positively, or the business refuses to cooperate, which may impact their rating negatively). For those that cannot be resolved, mediation or arbitration is offered, and BBB has trained mediators and arbitrators across North America.

### The top industries for complaints in 2012 were: (see bottom Chart)

"Again, not too surprising, as these are goods and services almost all of us use," said White. "So even though the volume of complaints is high, the actual rate of complaints is relatively low. And companies in these industries also tend to resolve complaints at a higher rate, as well."

The top industries by inquiry and the percentage change over 2011 were:

Industry	2012 Total Inquiries	Rank by number of Inquiries <sup>1</sup>	Percentage Change over 2011
Roofing Contractors	3,502,493	1	5 %
Contractors - General	2,488,480	2	11.5 %
Auto Dealers - Used Cars	2,149,417	3	34 %
Auto Repair & Service	1,915,473	4	21 %
Mortgage Brokers	1,805,244	5	22.5 %
Plumbers	1,773,853	6	16 %
Auto Dealers - New Cars	1,649,661	7	9 %
Collection Agencies	1,543,234	8	40.5 %
Heating & Air Conditioning	1,540,500	9	25.5 %
Construction and Remodeling Services	1,538,574	10	19 %

<sup>1</sup> Inquiry rank is out of 5,034 industry categories

The top industries for complaints in 2012 were:

Industry	2012 Total Complaints	Rank by number of Complaints <sup>1</sup>	Percentage Change over 2011	Percentage of Resolved Complaints <sup>2</sup>
Cellular Telephone Serv. & Equip.	41,809	1	9%	96.2 %
Auto Dealers - New Cars	27,025	2	4%	87.7 %
Television - Cable, CATV & Satellite	25,714	3	3%	97.7 %
Collection Agencies	25,068	4	38.5%	85.9 %
Telephone Communications	17,508	5	265%	95.6 %
Auto Dealers - Used Cars	17,506	6	7.5%	73.4 %
Telephone Companies	16,010	7	2%	97.2 %
Internet Shopping	14,744	8	14.5%	67.3 %
Auto Repair & Service	14,380	9	-7.5%	66.5 %
Furniture - Retail	14,003	10	-3.5%	78.7 %

<sup>1</sup> Complaint rank is out of 5,034 industry categories

<sup>2</sup> Average resolution rate across all industries for 2012 was 76.3 percent

Telephone communications as a category saw the largest increase in the number of complaints, up 265%. This was due primarily to mergers and acquisitions within the industry, which caused a number of smaller companies to move into this category for the first time, and a few "bad apples" that currently have low ratings with BBB due to unresolved complaints.

Three industries increased in complaints by more than 35%: internet marketing, credit cards and collection agencies. Financial services had the biggest decrease in complaints, about 38%.

\* The most improved/declined industries were those with the highest percentage changes in complaints from

2011 to 2012 for those industries with at least 1,000 complaints in 2012. All of those noted are in the top 200 industry categories that BBB tracks.

**ABOUT BBB:** For more than 100 years, Better Business Bureau has been helping consumers find businesses, brands and charities they can trust. In 2012, consumers turned to BBB 124 million times for Business Reviews on more than 4.5 million companies and Charity Reports on 11,000 charities, all available for free at bbb.org. The Council of Better Business Bureaus is the umbrella organization for 114 local, independent BBBs across the United States and Canada, as well as home to its national programs on dispute resolution and industry self-regulation.





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